

## **RUBY LASER BASIC: USER MANUAL**

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## HOW TO LOG IN

Ruby Laser is a web-based application that allows you to create MacroMonitor tables quickly and easily.

To begin using Ruby Laser: Basic, go to <http://www.redcentresoftware.com/rubylaser>.

Enter your User Name and Password. Check *Remember Me*. Click Login.

The screenshot shows the Ruby Laser login interface in a Mozilla Firefox browser window. The browser's address bar displays `www.redcentresoftware.com/rubylaser/`. The page features a red header with a 'Login' button. The main content area has a large white box labeled 'RCS Data Portal'. Below this is a 'Ruby Laser Login' form with fields for 'User Name' (containing 'SBIClient') and 'Password' (masked with dots). A 'Login' button is positioned below the password field. A 'Remember me' checkbox is checked. Three red callout boxes with arrows provide instructions: 'Type in your User Name and Password' points to the input fields; 'Click Login' points to the 'Login' button; and 'Check Remember Me' points to the checked 'Remember me' checkbox. Below the form is an information icon and the text 'Ready to login'. The footer contains the text 'Enter your User Name and Password to login to Ruby Laser' and a status bar showing 'Not logged in', 'Ruby Laser 2.5.0.84', and 'RubyCom 2.5.1.13'.

Ruby Laser Login

User Name SBIClient

Password .....

Login

☒ Remember me

Ready to login

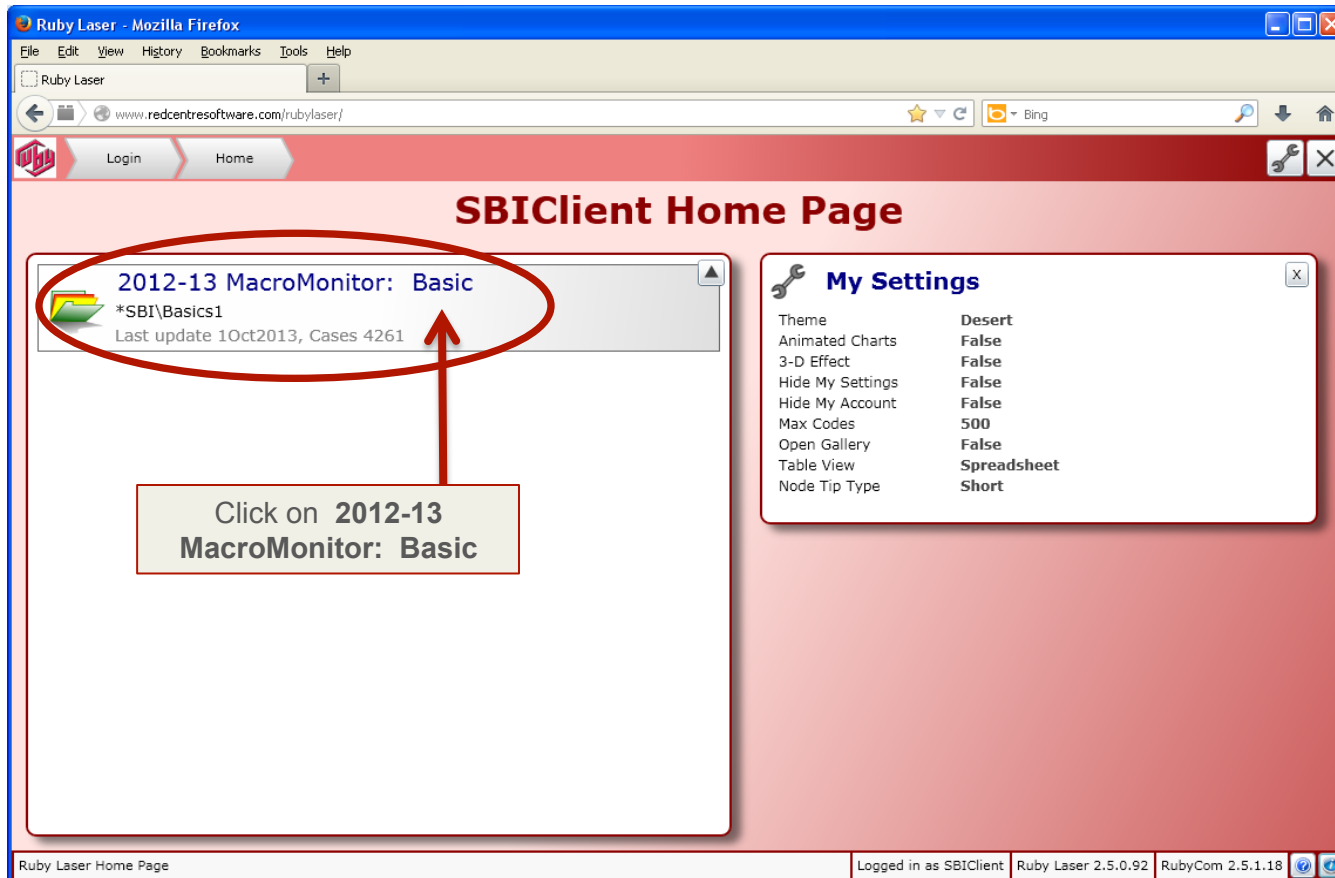
Enter your User Name and Password to login to Ruby Laser

Not logged in Ruby Laser 2.5.0.84 RubyCom 2.5.1.13

## HOW TO BEGIN A SESSION

Here is your Home Page. To begin a session, click 2012–13 MacroMonitor: Basic.

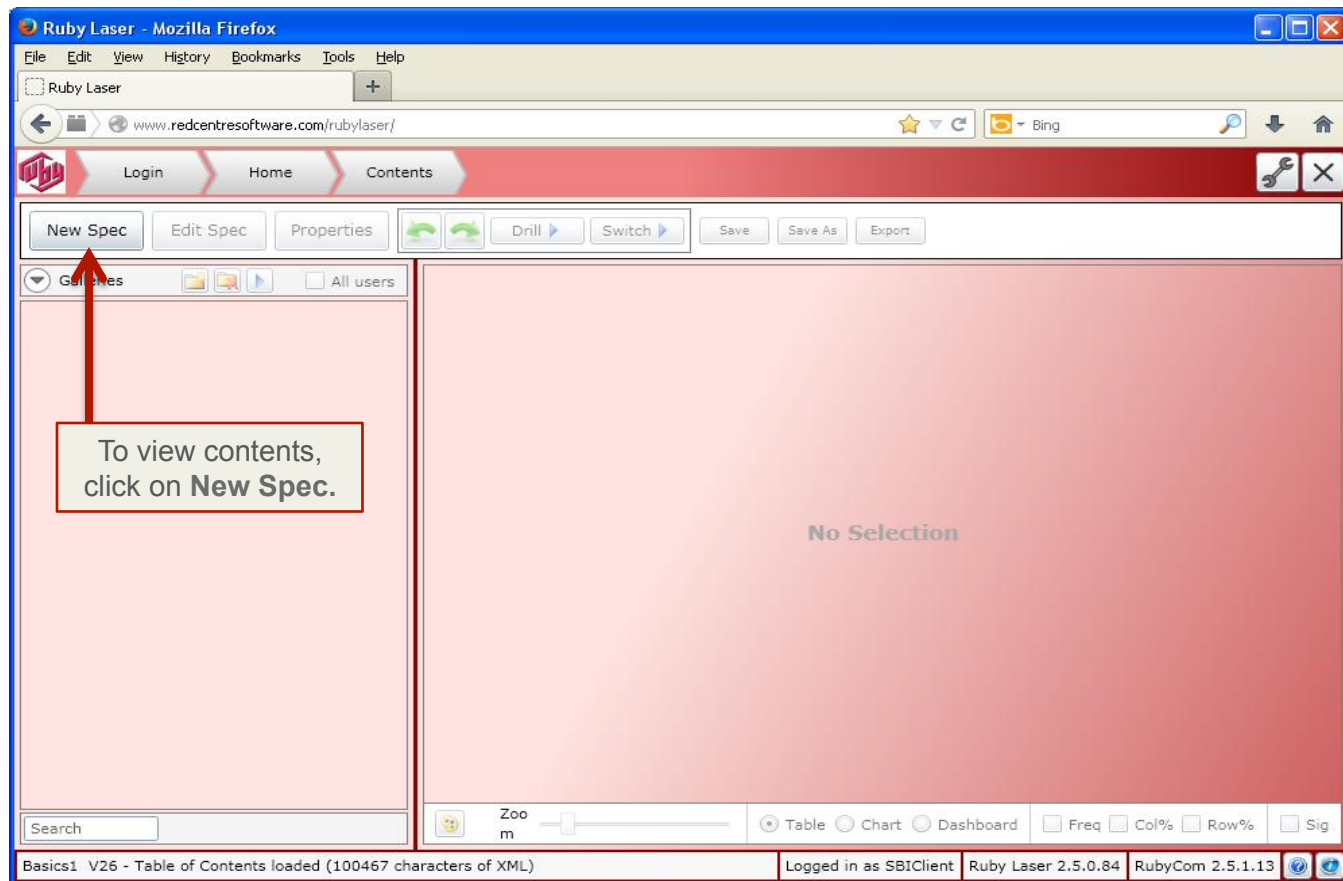
**NOTE:** The User Preferences menu, shown on page 41 of this manual, is where you select My Settings.





## THE BASICS

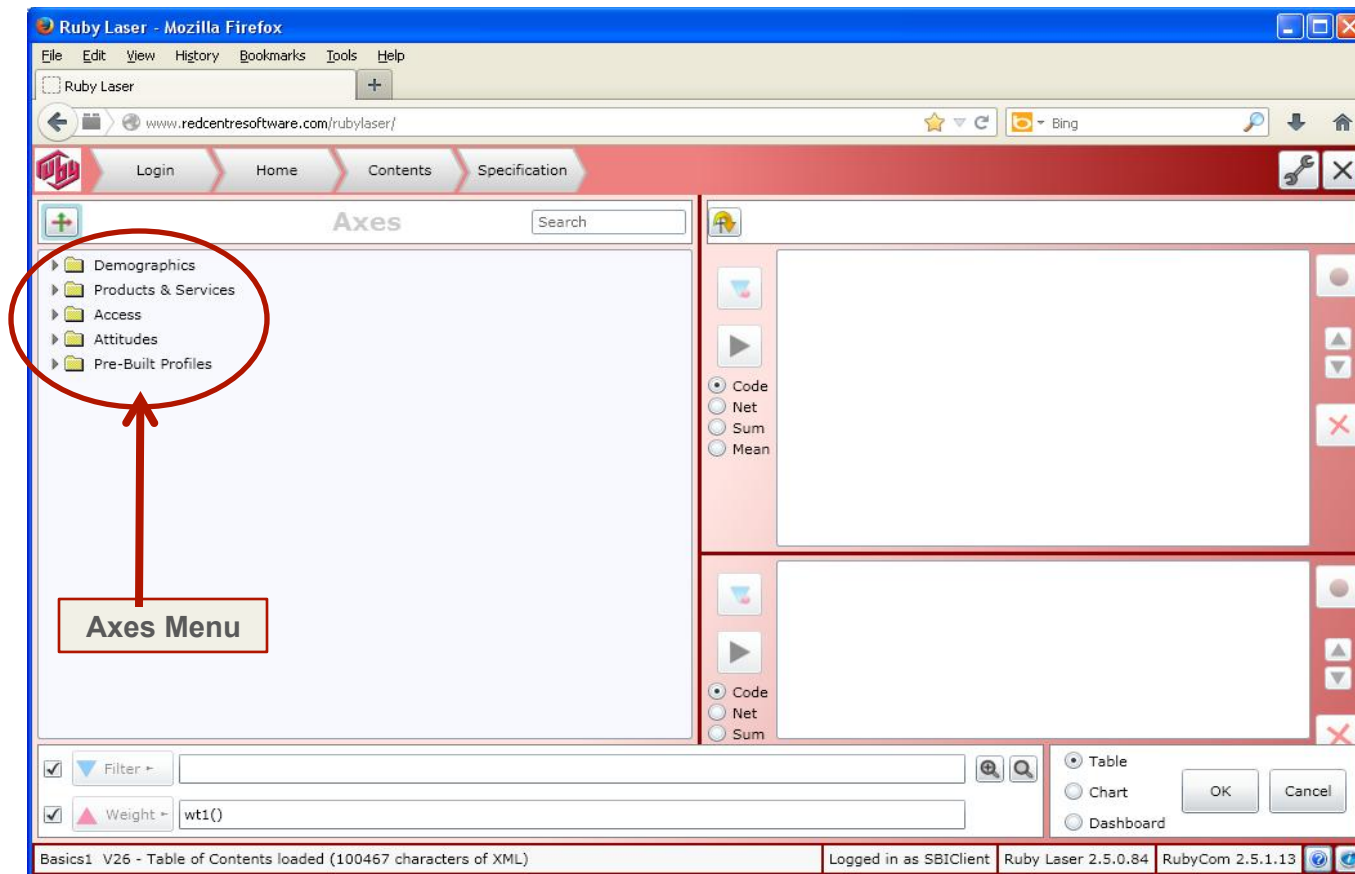
To view the contents of 2012–13 MacroMonitor: Basic, click New Spec in the tool bar at the top left of the screen.



## AXES MENU

Your window now has three frames. The left-hand frame contains the Axes Menu with five folders. Axes are preformatted variables for a selection of tables and banners found in the 2012–13 MacroMonitor Crosstabulations.

You can view the full sets of crosstabulations run by MacroMonitor's Standard and Affluent banners at <http://www.strategicbusinessinsights.com/cfd/2012public/2012crosstabs.shtml>.

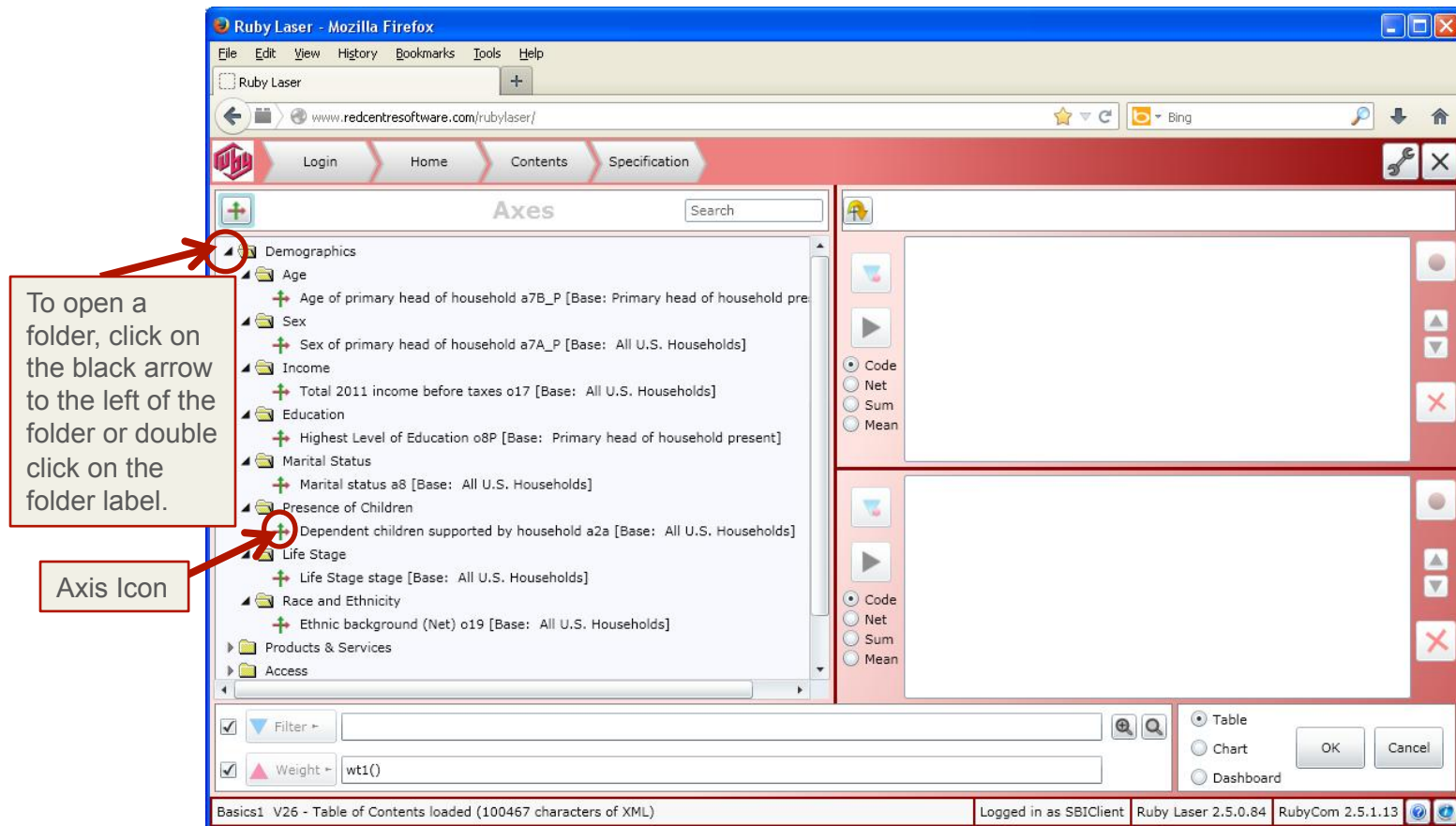


## AN AXES FOLDER

To open an axes folder and view its contents, click on the small black arrow to the left of the folder.

You also can open a folder by double clicking on the title or text to the right of the folder icon.

The Demographics folder in the Axes menu is shown here fully expanded. An icon with two crossed arrows indicates the item is an axis.



## THE AXIS DEFINITION

The title or text to the right of an axis icon is the description of the information in the axis.

The alphanumeric indicator to the right of an axis title indicates the question in the 2012–13 MacroMonitor Questionnaire from which the information derives.

**Title:** Age of primary head of household: this axis contains age ranges for the primary head of household.

**Alphanumeric:** a7B\_P: “a” refers to Section A of the questionnaire; “7” refers to Q. 7; “B” refers to column B, and “P” indicates the data is for the primary head of household.

The screenshot shows the Ruby Laser web application in a Mozilla Firefox browser. The page title is 'Ruby Laser - Mozilla Firefox'. The address bar shows 'www.redcentresoftware.com/rubylaser/'. The navigation bar includes 'Login', 'Home', 'Contents', and 'Specification'. The main content area is titled 'Axes' and features a search bar. A tree view on the left lists various demographic and social categories. The 'Age' category is expanded, showing 'Age of primary head of household' with the alphanumeric code 'a7B\_P'. Two red callout boxes provide definitions: one for the title and one for the alphanumeric code. The bottom status bar shows 'Basics1 V26 - Table of Contents loaded (100467 characters of XML)', 'Logged in as SBIClient', 'Ruby Laser 2.5.0.84', and 'RubyCom 2.5.1.13'.

## AXIS COMPONENTS

An axis is a variable formatted as a table. In addition to containing programming for the responses to a particular question from the MacroMonitor survey, it contains rows with the weighted base, the no answers, the number of respondents answering, the means, the medians, and the unweighted base.

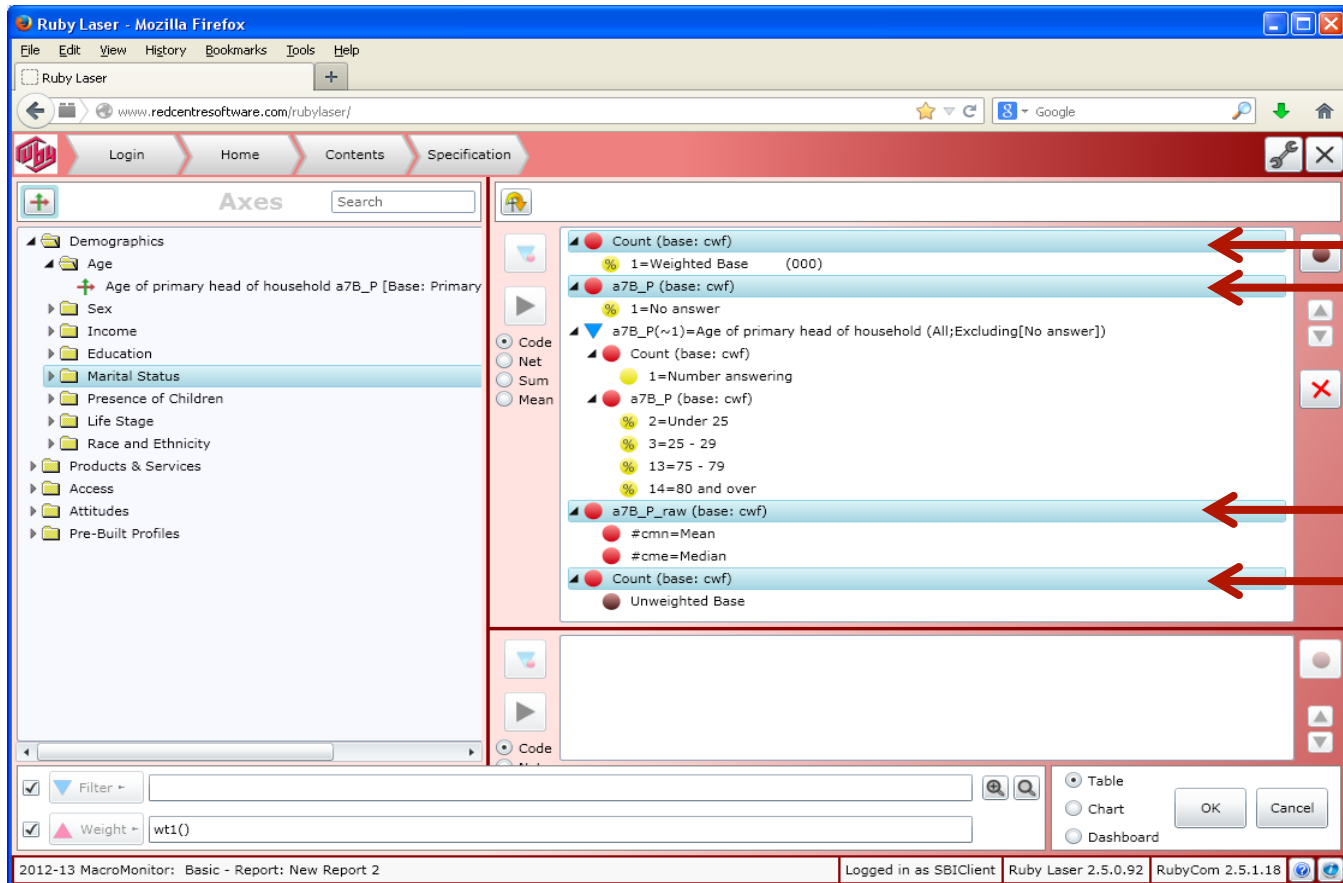
The screenshot shows the Ruby Laser software interface in a Mozilla Firefox browser window. The main window is titled 'Ruby Laser - Mozilla Firefox' and the address bar shows 'www.redcentresoftware.com/rubylaser/'. The interface has a navigation bar with 'Login', 'Home', 'Contents', and 'Specification' tabs. The 'Specification' tab is active, showing a search bar and a tree view of demographic categories on the left. The tree view includes 'Demographics', 'Age', 'Sex', 'Income', 'Education', 'Marital Status', 'Presence of Children', 'Life Stage', 'Race and Ethnicity', 'Products & Services', 'Access', 'Attitudes', and 'Pre-Built Profiles'. The 'Age' category is expanded, showing 'Age of primary head of household a7B\_P [Base: Primary]'. The main area displays a list of axis components for 'a7B\_P (~1)=Age of primary head of household (All;Excluding[No answer])'. The components are: 'Count (base: cwf)', '1=Weighted Base (000)', 'a7B\_P (base: cwf)', '1=No answer', 'a7B\_P (~1)=Age of primary head of household (All;Excluding[No answer])', 'Count (base: cwf)', '1=Number answering', 'a7B\_P (base: cwf)', '2=Under 25', '3=25 - 29', '13=75 - 79', '14=80 and over', 'a7B\_P\_raw (base: cwf)', '#cmn=Mean', '#cme=Median', 'Count (base: cwf)', and 'Unweighted Base'. Red arrows point from a text box on the right to these components, explaining their purpose.

An axis contains programming for the weighted base, the no answers, the number of respondents answering, the means, the medians, and the unweighted base.

## A "TABLE" AXIS FOR A BANNER

An axis is set up as a table; it is not set up to be a banner.

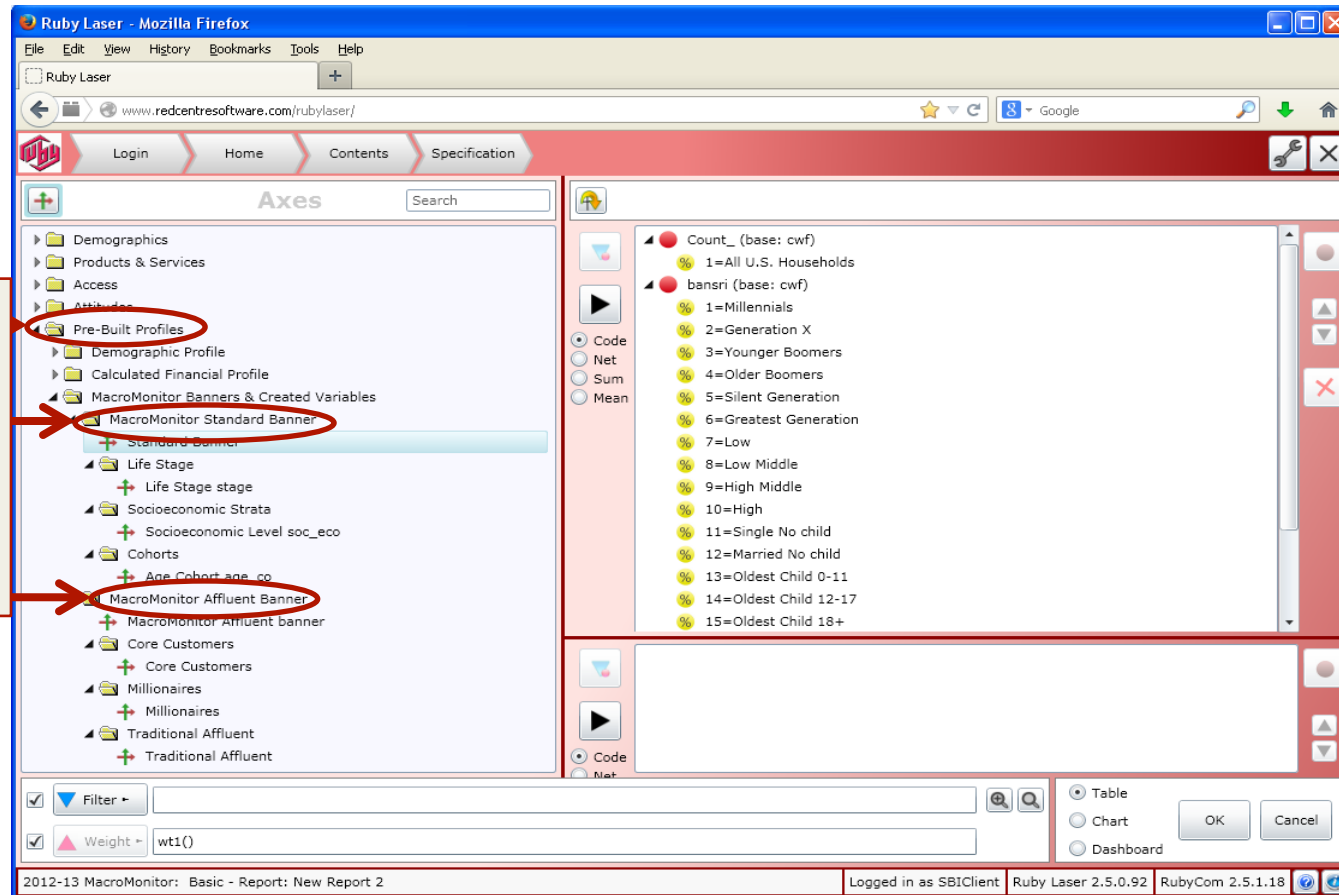
An axis can be used as a banner if you remove the programming for the excess table columns before running a table OR by removing excess columns after saving a table as an Excel spreadsheet.



## BANNER AXES

Eight axes are programmed as banners: the MacroMonitor Standard banner and its three component banners and the MacroMonitor Affluent banner and its three component parts. These banner axes are in the Pre-Built Profiles folder. The banners definitions are at the end of this User Manual.

The two full banners definitions also start on page vii of the MacroMonitor Crosstabulations at <http://www.strategicbusinessinsights.com/cfd/2012public/2012crosstabs.shtml>.



## HOW TO CREATE A TABLE

### How to Begin

To create a table, you will need to move an axis from the Axes Menu into the top right-hand frame for the banner (the population across the top of your table) and a second axis into the bottom right-hand frame for the stub (the labels down the left side of your table).

To create a table, select a banner axis and a stub axis from the Axes Menu.

The screenshot shows the Ruby Laser application window in Mozilla Firefox. The interface includes a menu bar (File, Edit, View, History, Bookmarks, Tools, Help), a search bar, and a navigation pane on the left with categories like Demographics, Products & Services, Access, Attitudes, and Pre-Built Profiles. The main area is divided into two frames: the top frame is labeled 'Banner' and the bottom frame is labeled 'Stub'. Both frames have a 'Code' radio button selected, with 'Net', 'Sum', and 'Mean' options also visible. The status bar at the bottom indicates 'Basics1 V26 - Table of Contents loaded (100467 characters of XML)', 'Logged in as SBIClient', and version information for Ruby Laser 2.5.0.84 and RubyCom 2.5.1.13.



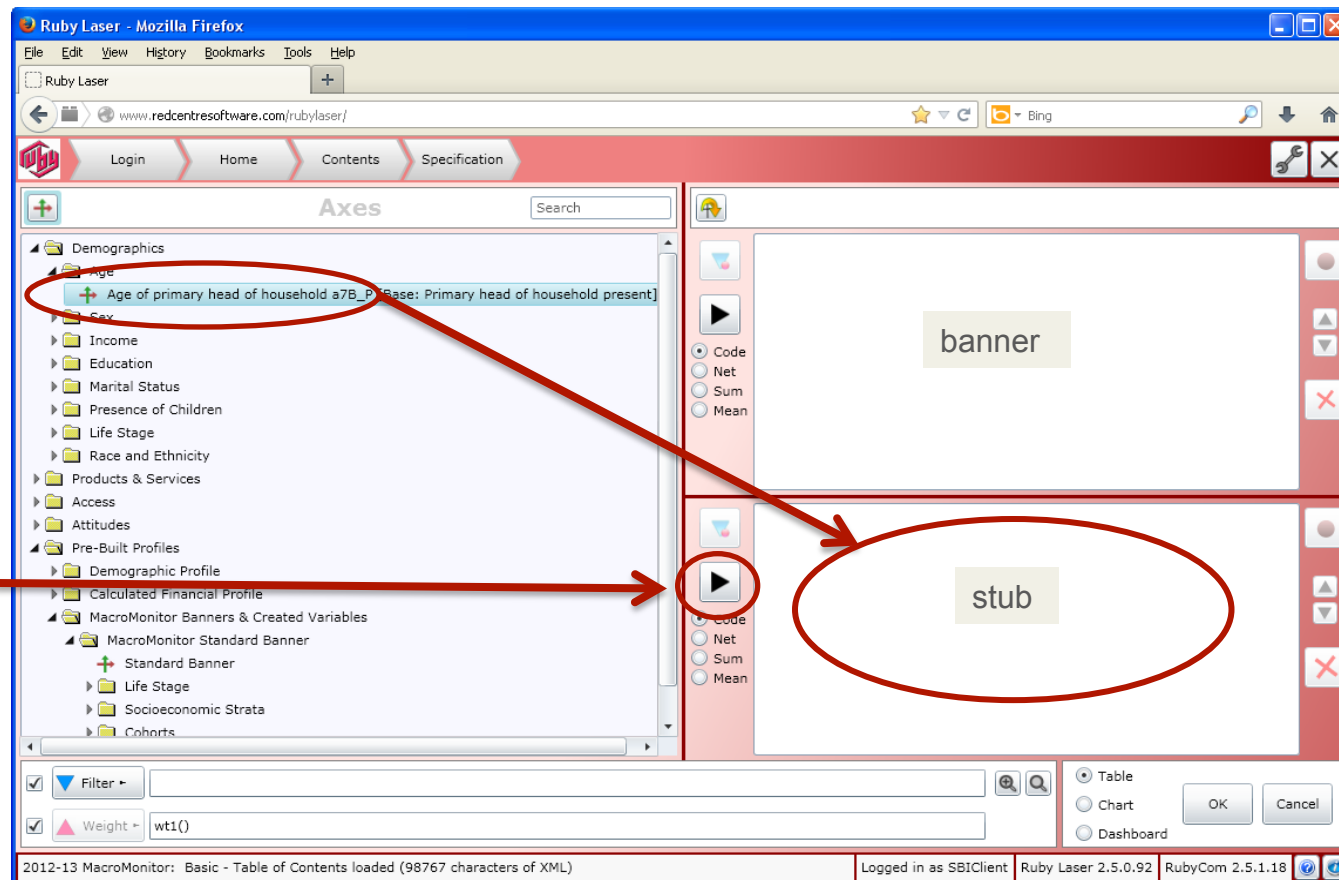
## HOW TO CREATE A TABLE

### Step 1: Define Your Stub

To define your stub, move the Age of primary head of household axis into the bottom right-hand frame.

To move the axis, you can use one of two methods:

- Highlight the axis and drag and drop it into a frame OR
- Highlight the axis and click on the large black arrow in the tool bar that runs down the left side of the stub frame.

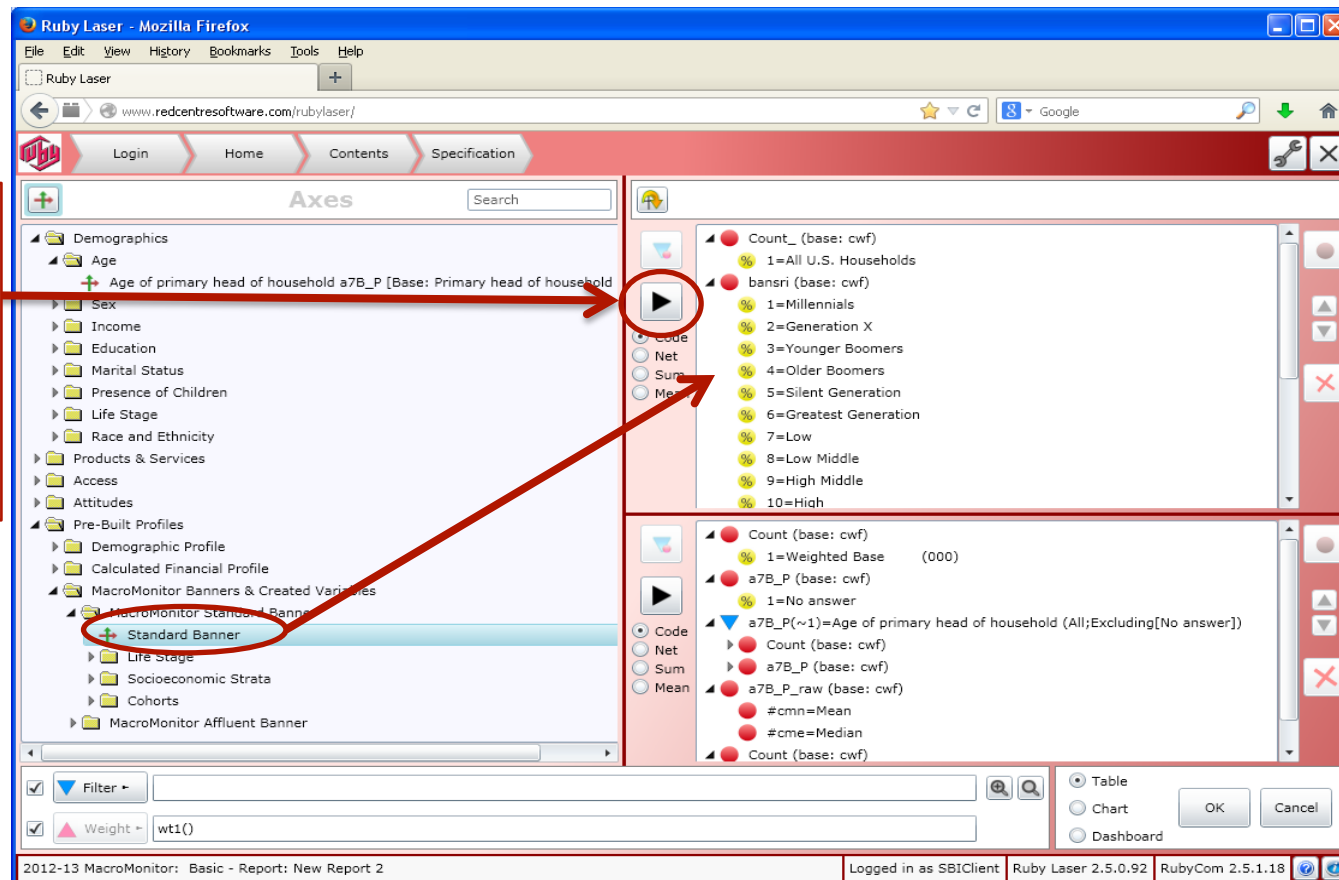


## HOW TO CREATE A TABLE

### Step 2: Define Your Banner

To define your banner, move the MacroMonitor Standard banner axis into the top right-hand frame.

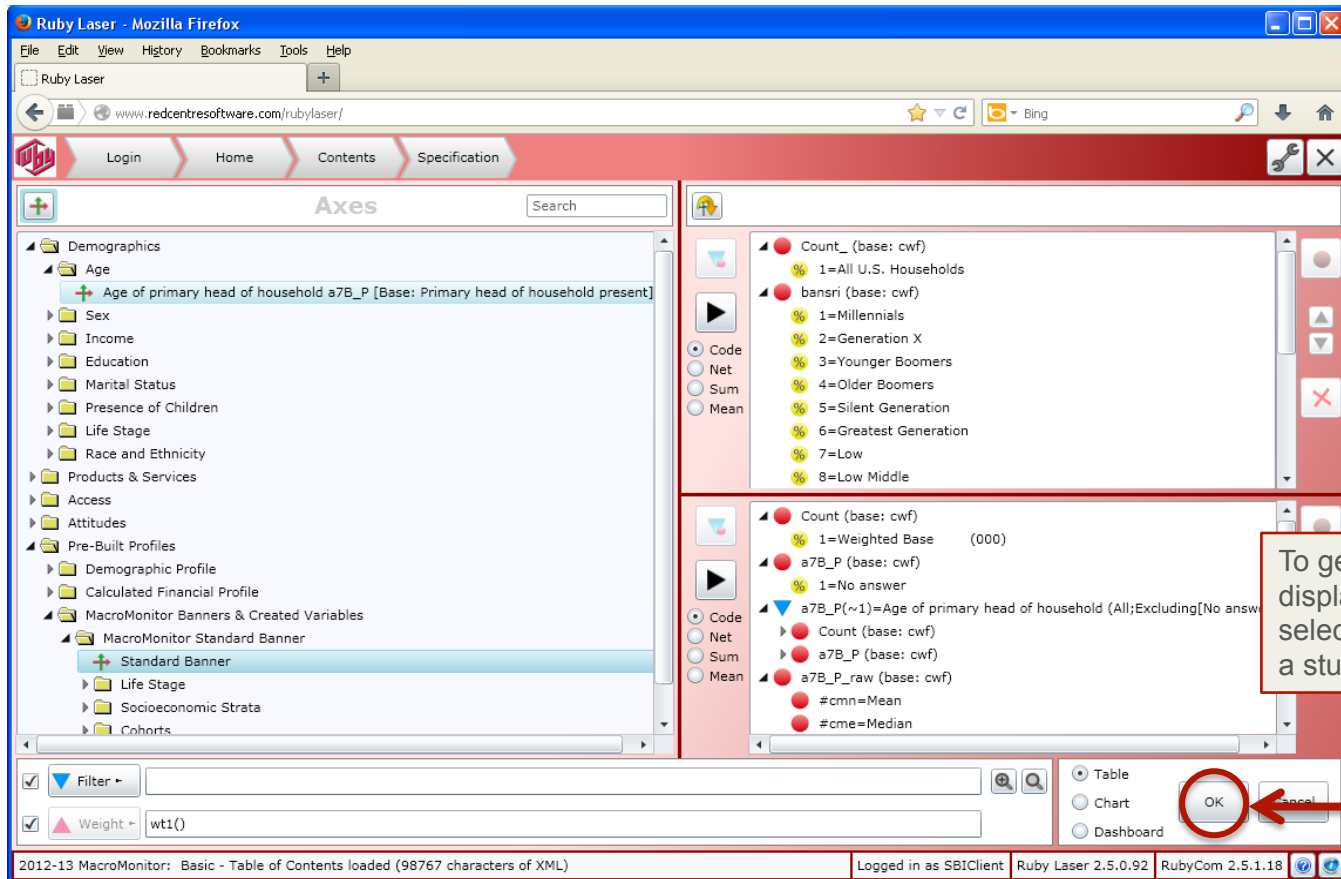
To move the axis into the frame, highlight and click the black arrow OR drag and drop the axis.



## HOW TO CREATE A TABLE

### Step 3: Generate Your Table

After selecting and moving the stub and banner axes, click **OK** to generate and display the table.



## HOW TO WORK WITH TABLES

### Frequencies, Column Percents, and Row Percents

Default tables will have two rows of numbers for each stub: Frequencies (or weighted numbers of households) in white rows and Column percents (or vertical percents) in blue rows.

To view row percents (or horizontal percents) in your table, check the box next to Row% in the tool bar at the bottom right of the screen. Row percents will automatically appear in pink rows.

To include or exclude the rows to appear in your table, check or uncheck the boxes to the left of Freq, Col%, and Row%.

The screenshot shows the Ruby Laser software interface within a Mozilla Firefox browser window. The main window displays a table titled "Standard Banner x Age of primary head of household a7B\_P [Base: Primary head of household present]". The table has columns for various age groups and household types. The rows are organized into two main sections: "Weighted Base (000)" and "Number answering". The "Weighted Base (000)" section includes rows for "All U.S. Households", "No answer", and "Under 25". The "Number answering" section includes rows for "25 - 29", "30 - 34", "35 - 39", and "40 - 44". The table data is as follows:

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High	Single No child	Married No child
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12108
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12108
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	399	699	1
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%	1%	6%	1
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	1474	2822	1
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%	3%	25%	1
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	5167	3621	3
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%	10%	32%	3
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	3929	1804	2
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%	8%	16%	1
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020	5282	2321	3
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%	10%	21%	2
	12108	0	12108	0	0	0	0	2551	2623	2597	4337	0	

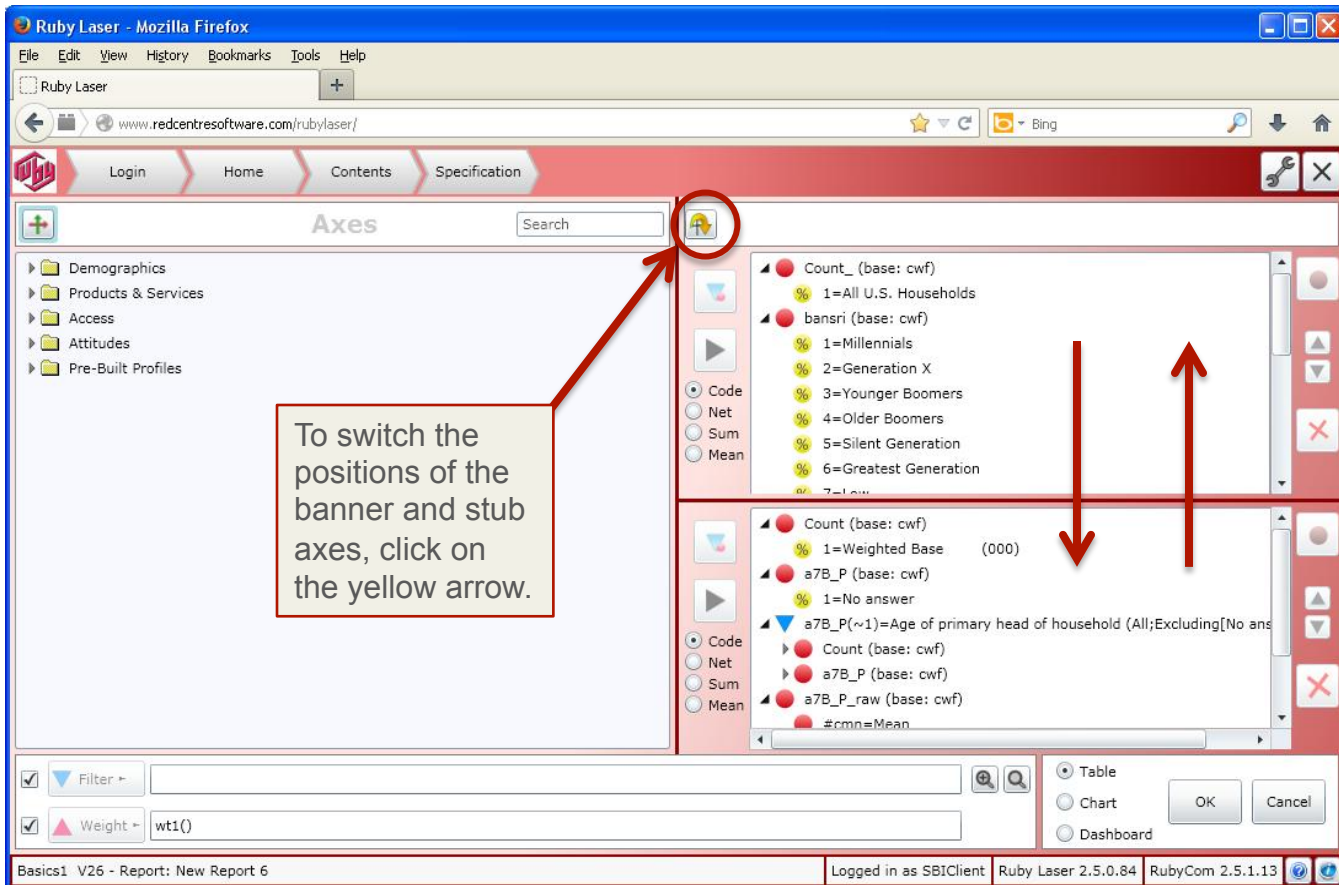
The toolbar at the bottom right of the window contains checkboxes for "Freq", "Col%", and "Row%". The "Freq" and "Col%" checkboxes are checked, and the "Row%" checkbox is unchecked. A red circle highlights these checkboxes. A text box on the left side of the screenshot explains the function of these checkboxes:

To include or exclude rows with frequencies, column percents, or row percents, check or uncheck the appropriate boxes to the left of Freq, Col%, and Row%. A check indicates the row type will appear in your table.

## HOW TO WORK WITH TABLES

### Edit Your Table: Switch Stub And Banner Positions

To switch the positions of the two table axes, so that the original stub axis becomes the banner axis and the original banner axis becomes the stub axis, go to the Edit Spec window, and click on the yellow arrow icon at the left side of the tool bar on the right.



## HOW TO WORK WITH TABLES

### Edit Your Table: Change the Stub or Banner

To change the stub or banner in your table, click Edit Spec in the menu bar at the top of the frame.

**Table: Standard Banner x Age of primary head of household a7B\_P [Base: Primary head of household present]**

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High	Single No child	Married No child
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	399	699	1
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%	1%	6%	1
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	1474	2822	1
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%	3%	25%	1
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	5167	3621	3
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%	10%	32%	3
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	3929	1804	2
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%	8%	16%	1
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020	5282	2321	3
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%	10%	21%	2
	12108	0	12108	0	0	0	0	2551	2623	2597	4337	0	

Basics1 V26 - Report: New Report 6 | Logged in as SBIClient | Ruby Laser 2.5.0.84 | RubyCom 2.5.1.13



## HOW TO WORK WITH TABLES

### Edit Your Table: Change the Stub or Banner

To replace a stub axis, you must first delete your current stub axis from the bottom right-hand frame.

Highlight the stub axis specifications in the frame. Click on the top row of the specifications in the frame, hold down your “shift” key, and click on the last row of the specifications. Click the red X to delete the stub.

Move a new stub from the Axes menu into the empty stub frame. Click OK to generate and display the new table.

The screenshot shows the Ruby Laser application window in Mozilla Firefox. The interface includes a menu bar (File, Edit, View, History, Bookmarks, Tools, Help), a toolbar, and a navigation pane with tabs for Login, Home, Contents, and Specification. The main area is titled 'Axes' and contains a search bar and a list of stub axis specifications. The list includes items like 'Count\_ (base: cwf)', '1=All U.S. Households', 'bansri (base: cwf)', '1=Millennials', '2=Generation X', '3=Younger Boomers', 'Count (base: cwf)', '1=weighted base (000)', 'a7B\_P (base: cwf)', '1=No answer', 'a7B\_P(~1)=Age of primary head of household (All;Excluding[No ans', 'Count (base: cwf)', 'a7B\_P (base: cwf)', 'a7B\_P\_raw (base: cwf)', '#cmn=Mean', '#cme=Median', 'Count (base: Lwf)', and 'Unweighted Base'. A red 'X' button is visible on the right side of the list. Two callout boxes with red arrows point to the list. The first callout box says: 'To delete a stub axis highlight the stub contents: Click on the top row, hold down your shift key, and click on the last row.' The second callout box says: 'When the stub axis is highlighted, click on the red X to delete.'

Ruby Laser - Mozilla Firefox

File Edit View History Bookmarks Tools Help

Ruby Laser

www.redcentresoftware.com/rubylaser/

Login Home Contents Specification

Axes

Search

Demographics

Products & Services

Access

Attitudes

Pre-Built Profiles

Count\_ (base: cwf)

1=All U.S. Households

bansri (base: cwf)

1=Millennials

2=Generation X

3=Younger Boomers

Count (base: cwf)

1=weighted base (000)

a7B\_P (base: cwf)

1=No answer

a7B\_P(~1)=Age of primary head of household (All;Excluding[No ans

Count (base: cwf)

a7B\_P (base: cwf)

a7B\_P\_raw (base: cwf)

#cmn=Mean

#cme=Median

Count (base: Lwf)

Unweighted Base

Code

Net

Sum

Mean

Filter

Weight wt1()

Table

Chart

Dashboard

OK

Cancel

Basics1 V26 - Report: New Report 6

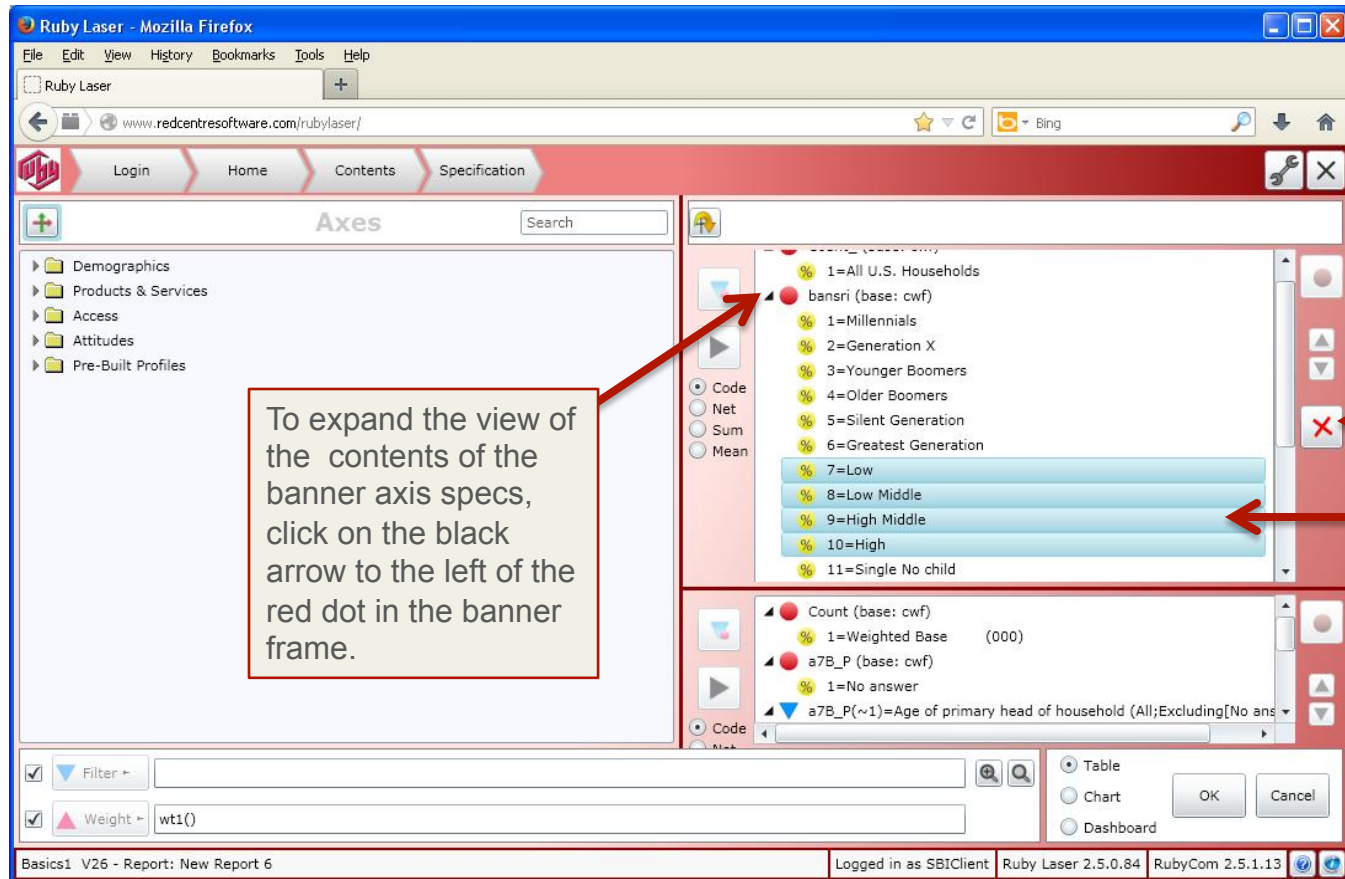
Logged in as SBIClient Ruby Laser 2.5.0.84 RubyCom 2.5.1.13

## HOW TO WORK WITH TABLES

### Edit Your Table: Delete Columns and Rows

To delete a column(s) from your table, return to the Edit Spec window. To expand the contents of the banner axis specifications, click on the black arrows to the left of the red dots in the banner frame.

To delete any part(s) of the banner axis that you do not want to appear in your table, click on and highlight the part(s) you want to remove, and then click on the red X in the menu at the right-hand side of the frame.





## HOW TO WORK WITH TABLES

### How to Filter: Add a Filter Using the “Drill” Feature

To ADD a filter to your table, click the Drill button in the menu at the top of the screen. Select and click on a predefined variable in the drop down menu.

NOTE: Definitions of the drill variables are at the end of this User Manual beginning on page 52.

The screenshot shows the Ruby Laser software interface within a Mozilla Firefox browser window. The browser address bar shows [www.redcentresoftware.com/rubylaser/](http://www.redcentresoftware.com/rubylaser/). The software interface has a menu bar (File, Edit, View, History, Bookmarks, Tools, Help) and a toolbar with buttons for Login, Home, Contents, New Spec, Edit Spec, Properties, Drill, Switch, Save, Save As, and Export. The Drill button is circled in red, and a red arrow points to it from a text box that says: "To add a filter to your table, click on the Drill button for a drop down menu." Another red arrow points from a text box that says: "Select and click on a predefined variable." to the Drill menu. The Drill menu is open, showing a list of predefined variables such as Millennials, Generation X, Boomers, Silent/Greatest Generation, PHH HS Degree or Less, PHH Some College, PHH College Degree, PHH Post Grad Work or Higher, Getting Started, Children, PreRetired, Retired, HHI \$50K to <\$100K, HHI \$100K to <\$150K, HHI \$150K+, Fin'l Assets <\$100K, Fin'l Assets \$100K to <\$500K, Fin'l Assets \$500K to <\$1M, Fin'l Assets \$1M+, Total Debt \$0, Total Debt \$1 to <\$100K, Total Debt \$100K+, Married/Cohabiting, Single/Never Married, Separated/Divorced/Widowed, Have stockbrokerage account (Net), and 2008-2009. The main data table is titled "types of investment accounts ACCTS [Base: All U.S. Households]". It has columns for Generation X, Younger Boomers, Older Boomers, Silent Generation, Greatest Generation, Low, Low Middle, High Middle, and High. The table contains numerical data for each category. The status bar at the bottom shows "2012-13 MacroMonitor: Basic - Report: New Report 4", "Logged in as SBIClient", "Ruby Laser 2.5.0.95", and "RubyCom 2.5.1.22".

To add a filter to your table, click on the Drill button for a drop down menu.

Select and click on a predefined variable.

	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Millennials	32655	25485	17937	21884	2950	24453	26372	28830	5095
Generation X	100%	100%	100%	100%	100%	100%	100%	100%	100%
Younger Boomers	12737	11112	8250	10166	1991	4300	6287	11140	3095
Older Boomers	39%	44%	46%	46%	67%	18%	24%	39%	61%
Silent Generation	3365	4285	3144	2483	297	1710	2677	3790	793
Greatest Generation	10%	17%	18%	11%	10%	7%	10%	13%	16%
Low	692	1365	1263	1385	205	265	707	686	347
Low Middle	2%	5%	7%	6%	7%	1%	3%	2%	7%
High Middle	512	805	458	763	96	90	109	677	205
High	2%	3%	3%	3%	3%	0%	0%	2%	4%
Fin'l Assets <\$100K	827	469	339	337	9	344	217	346	137
Fin'l Assets \$100K to <\$500K	3%	2%	2%	2%	0%	1%	1%	1%	3%
Fin'l Assets \$500K to <\$1M	2640	1858	514	591	32	767	516	1539	395
Fin'l Assets \$1M+	8%	7%	3%	3%	1%	3%	2%	5%	8%
Total Debt \$0	1405	731	498	181	5	525	412	722	245
Total Debt \$1 to <\$100K	4%	3%	3%	1%	0%	2%	2%	3%	5%
Total Debt \$100K+	2661	1359	334	800	134	45	275	1344	485
Married/Cohabiting	8%	5%	2%	4%	5%	0%	1%	5%	10%
Single/Never Married	5885	5463	5392	6630	1743	1591	2380	4971	1974
Separated/Divorced/Widowed	22%	12%	18%	21%	30%	7%	9%	17%	39%
Have stockbrokerage account (Net)									

## HOW TO WORK WITH TABLES

### Filtering: Drill Filter Description

Your table will automatically be filtered by the variable you selected. The filter label will appear at the top of the table below the table descriptor. The blue arrow to the left of the filter indicates the table has an active filter.

**NOTE:** You can collapse the detailed information about your table by clicking on the round button at the top left of your table. When the detail is hidden, the blue triangle remains, indicating an active filter on the table.

The screenshot shows the Ruby Laser software interface in a Mozilla Firefox browser. The table displays data for 'Standard Banner' with the filter 'Fin'l Assets <\$100K'. The table has columns for demographic groups and various financial metrics. A red circle highlights the round button at the top left of the table, and a red arrow points to the filter label 'Fin'l Assets <\$100K'.

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	88540	26674	24180	15570	10214	11079	824	24265	24969	22474	1683
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Have investment account (Net)	23612	6317	6725	4626	2904	2695	345	4148	5694	6797	697
	27%	24%	28%	30%	28%	24%	42%	17%	23%	30%	41%
Have packaged or relationship banking account	8458	2095	1965	2143	1404	815	36	1656	2619	2492	169
	10%	8%	8%	14%	14%	7%	4%	7%	10%	11%	10%
Have asset or investment management account	1171	25	240	525	227	154	0	220	487	275	18
	1%	0%	1%	3%	2%	1%	0%	1%	2%	1%	1%
Have wrap or separately-managed account	605	150	22	399	7	27	0	46	25	390	14
	1%	1%	0%	3%	0%	0%	0%	0%	0%	2%	1%
Use private banking	1031	282	445	185	84	36	0	344	217	289	18
	1%	1%	2%	1%	1%	0%	0%	1%	1%	1%	1%
Manage custodial account	3413	867	1526	718	144	145	12	767	431	1093	112
	4%	3%	6%	5%	1%	1%	1%	3%	2%	5%	7%
Have education savings account	1840	835	634	135	236	0	0	482	412	273	67
	2%	3%	3%	1%	2%	0%	0%	2%	2%	1%	4%
Have 529 plan	1583	364	839	139	21	220	0	45	236	557	74
	2%	1%	3%	1%	0%	2%	0%	0%	1%	2%	4%
Have stockbrokerage	9303	2367	2334	1379	1624	1301	298	1499	1893	2622	328

To collapse information about the table, click on the round button at the top left of the table.

The title of the added filter will appear at the top of the table below the table descriptor. The blue arrow to the left of the filter indicates it is a filter.

## HOW TO WORK WITH TABLES

### How to Filter: Remove a Filter

To remove the filter from your table, click on the left-pointing green UNDO arrow. The filter will be removed and the table will automatically reflect the removal.

To reapply the filter, click on the right-pointing green REDO arrow and the table will again be automatically filtered. The Undo/Redo green arrow buttons allow you to change views of your table quickly with and without a filter.

Top: Standard Banner  
Side: Incidences of having specific types of investment accounts ACCTS [Base: All U.S. Households]  
▼ Fin'l Assets <\$100K  
▲ wt1 (All)

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	88540	26674	24180	15570	10214	11079	824	24265	24969	22474	1683
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Have investment account (Net)	23612	6317	6725	4626	2904	2695	345	4148	5694	6797	697
	27%	24%	28%	30%	28%	24%	42%	17%	23%	30%	41%
Have packaged or relationship banking account	8458	2095	1965	2143	1404	815	36	1656	2619	2492	169
	10%	8%	8%	14%	14%	7%	4%	7%	10%	11%	10%
Have asset or investment management account	1171	25	240	525	227	154	0	220	487	275	18
	1%	0%	1%	3%	2%	1%	0%	1%	2%	1%	1%
Have wrap or separately-managed account	605	150	22	399	7	27	0	46	25	390	14
	1%	1%	0%	3%	0%	0%	0%	0%	0%	2%	1%
Use private banking	1031	282	445	185	84	36	0	344	217	289	18
	1%	1%	2%	1%	1%	0%	0%	1%	1%	1%	1%
Manage custodial account	3413	867	1526	718	144	145	12	767	431	1093	112
	4%	3%	6%	5%	1%	1%	1%	3%	2%	5%	7%
Have education savings account	1840	835	634	135	236	0	0	482	412	273	67
	2%	3%	3%	1%	2%	0%	0%	2%	2%	1%	4%
Have 529 plan	1583	364	839	139	21	220	0	45	236	557	74
	2%	1%	3%	1%	0%	2%	0%	0%	1%	2%	4%
Have stockbrokerage	9303	2367	2334	1379	1624	1301	298	1499	1893	2622	328

Search

2012-13 MacroMonitor: Basic - Report: New Report 4

Logged in as SBIClient Ruby Laser 2.5.0.95 RubyCom 2.5.1.22

To remove the filter from your table, click on the left-pointing green UNDO arrow.

To reapply the filter to your table, click on the right-pointing green REDO arrow.

## HOW TO WORK WITH TABLES

### How to Filter: Add More Filters Using Drill Feature

You can successively add one or more filters to your table using the Drill feature.

Each time you add a filter, it is added to the previous filter or filters with an AND statement.

Data in the table will automatically reflect the additional filter. The label for the added filter will be appended to the previous filter label, connected by an ampersand (&).

**NOTE:** Ampersand (&) is the symbol to represent a logical AND, and pipe (|) represents a logical OR. The | symbol is on your keyboard directly below the backspace key (PC) or delete key (MAC).

The additional filter is connected to the previous filter with AND logic.

The label for the additional filter is appended to the text of the previous filter.

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	13939	6353	3829	1751	796	1198	12	1547	2178	4733	548
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Have investment account (Net)	5094	2358	1232	726	286	481	12	304	760	1644	238
	37%	37%	32%	41%	36%	40%	100%	20%	35%	35%	44%
Have packaged or relationship banking account	1838	834	346	451	87	119	0	139	453	606	64
	13%	13%	9%	26%	11%	10%	0%	9%	21%	13%	12%
Have asset or investment management account	200	23	91	24	13	49	0	0	98	55	4
	1%	0%	2%	1%	2%	4%	0%	0%	4%	1%	1%
Have wrap or separately-managed account	90	90	0	0	0	0	0	0	0	67	2
	1%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%
Use private banking	163	155	7	0	0	0	0	0	0	100	6
	1%	2%	0%	0%	0%	0%	0%	0%	0%	2%	1%
Manage custodial account	604	217	275	101	0	0	12	79	78	75	37
	4%	3%	7%	6%	0%	0%	100%	5%	4%	2%	7%
Have education savings account	529	318	166	29	15	0	0	15	66	114	33
	4%	5%	4%	2%	2%	0%	0%	1%	3%	2%	6%
Have 529 plan	354	63	280	11	0	0	0	0	16	213	12
	3%	1%	7%	1%	0%	0%	0%	0%	1%	4%	2%
Have stockbrokerage	2240	909	375	367	164	413	12	71	276	674	121

## HOW TO WORK WITH TABLES

### Filtering: Change Filter Logic

If you applied more than one filter to your table and wish to change the logic statement from AND to OR, click on Edit Spec while your filters are in place. The combined filter labels will appear at the bottom left of the screen with an & separating the parts of the filter. Changing an ampersand (&) to a pipe (|) will change the logic in the filter from AND to OR.

**NOTE:** Removing the check from the box to the left of Filter in the bottom left menu will turn off the Drill and Switch filters.

**NOTE:** Removing the filter definition from the bottom left will remove the Drill and Switch filters from your table.

The screenshot shows the Ruby Laser web application running in a Mozilla Firefox browser. The interface includes a navigation bar with 'Login', 'Home', 'Contents', and 'Specification' tabs. The main area is divided into a left sidebar with a tree view of categories (Demographics, Products & Services, Access, Attitudes, Pre-Built Profiles) and a right pane displaying a list of filters. The bottom of the screen features a 'Filter' section with a checkbox, a text input field containing 'assets2(1/5)&o8p(6)', and a 'Weight' field with 'wt1()'. A status bar at the very bottom shows '2012-13 MacroMonitor: Basic - Report: New Report 4', 'Logged in as SBIClient', and version information.

To remove all filters from your table, uncheck the Filter box.

After clicking on Edit Spec, the combined filter labels will appear with the & logic connector(s). Change an & to | to change the logic from AND to OR.

## HOW TO WORK WITH TABLES

### How to Filter: Change Filter Logic (continued)

After changing the logic connector in the filter statement from & to |, the data in your table will automatically update with the new OR logic.

The filter description will also reflect the revised connector as a | symbol.

After changing the logic connector in the filter from & to |, the table data will update automatically with the revised logic; the filter description will also reflect the revised logic.

**Ruby Laser - Mozilla Firefox**

File Edit View History Bookmarks Tools Help

Ruby Laser

www.redcentresoftware.com/rubylaser/

Login Home Contents

New Spec Edit Spec Properties Drill Switch Save Save As Export

Top: Standard Banner

Side: Incidences of having specific types of investment accounts ACCTS [Base: All U.S. Households]

▼ Total financial assets (\$0-to-\$50,000 - \$50,000 - \$99,999)|Highest Level of Education (College degree (four years))

▲ wt1 (All) Total financial assets (\$0-to-\$50,000 - \$50,000 - \$99,999)|Highest Level of Education (College degree (four years))

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	100900	28096	27458	18736	12141	13289	1180	24265	25433	23798	2740
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Have investment account (Net)	32979	7260	9093	7150	4449	4345	682	4148	6064	7956	1481
	33%	26%	33%	38%	37%	33%	58%	17%	24%	33%	54%
Have packaged or relationship banking account	10777	2416	2465	2738	2019	1084	55	1656	2644	2739	373
	11%	9%	9%	15%	17%	8%	5%	7%	10%	12%	14%
Have asset or investment management account	2756	117	481	971	716	464	8	220	681	485	137
	3%	0%	2%	5%	6%	3%	1%	1%	3%	2%	5%
Have wrap or separately-managed account	1323	281	147	560	179	148	8	46	95	554	62
	1%	1%	1%	3%	1%	1%	1%	0%	0%	2%	2%
Use private banking	1436	282	496	326	178	154	0	344	217	297	57
	1%	1%	2%	2%	1%	1%	0%	1%	1%	1%	2%
Manage custodial account	4926	1071	2083	1253	257	250	12	767	495	1342	232
	5%	4%	8%	7%	2%	2%	1%	3%	2%	6%	8%
Have education savings account	2848	1013	1088	390	328	28	0	482	412	495	145
	3%	4%	4%	2%	3%	0%	0%	2%	2%	2%	5%
Have 529 plan	3440	676	1532	739	124	355	14	45	236	915	224
	3%	2%	6%	4%	1%	3%	1%	0%	1%	4%	8%
Have stockbrokerage	15565	2887	3828	3095	2671	2450	634	1499	2202	3135	872

Search

2012-13 MacroMonitor: Basic - Report: New Report 4

Zoom

Table Chart Dashboard

Freq Col% Row% Sig

Logged in as SBIClient Ruby Laser 2.5.0.95 RubyCom 2.5.1.22

## HOW TO WORK WITH TABLES

### How to Filter: Add a Filter Using “Switch” Feature

Using the Switch feature, you can view your table with a different filter without losing your table with the Drill filter(s).

Click on the Switch button for a drop-down menu of predefined variables. Click on a variable.

You can apply only one filter with the Switch feature.

**NOTE:** Definitions of the SWITCH variables are at the end of this User Manual, beginning on page 56.

To view your original table with a different filter without losing your table with the drill filter(s), click on the Switch button for a drop down menu of predefined variables.

Click on a variable in the Switch menu. Your original table will appear filtered only by the new variable.

The screenshot shows the Ruby Laser web application in a Mozilla Firefox browser. The interface includes a top navigation bar with 'Login', 'Home', and 'Contents' links. Below this is a toolbar with buttons for 'Properties', 'Drill', 'Switch', 'Save', 'Save As', and 'Export'. The 'Switch' button is circled in red. A dropdown menu is open, showing a list of predefined variables such as 'Top: Standard', 'Side: Incident', 'Total final', 'wt1 (All)', 'Weighted Base (000)', 'Have investment account (Net)', 'Have packaged or relationship bank account', 'Have asset or investment management account', 'Have wrap or separately-managed account', 'Use private banking', 'Manage custodial account', 'Have education savings account', 'Have 529 plan', and 'Have stockbrokerage'. A red arrow points from the 'Switch' button to this menu. Another red arrow points from the menu to a table of data. The table has columns for 'Older Boomers', 'Silent Generation', 'Greatest Generation', 'Low', 'Low Middle', and 'Mid'. The table contains numerical data for various demographic groups. At the bottom of the interface, there is a status bar showing '2012-13 MacroMonitor: Basic - Report: New Report 4', 'Logged in as SBCClient', 'Ruby Laser 2.5.0.95', and 'RubyCom 2.5.1.22'.

## HOW TO WORK WITH TABLES

### How to Filter: Switch between Filtered Tables

After clicking on a Switch variable, your original table will automatically appear filtered on the new variable. The label for the new filter will appear at the top of the table.

Using the UNDO and REDO green arrows, you can now switch back and forth between a view of your table with the Drill filter(s) and a view of your table with the Switch filter.

After selecting a Switch filter, your original table is filtered on only the new filter.

To switch between a view of your table with the Switch filter and a view of your table with the Drill filter(s), click on the UNDO and REDO green arrows.

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	Middle	High	No
Weighted Base (000)	12711	2316	3334	3292	1891	1616	262	975	1670	2622	7444	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Have investment account (Net)	7610	1181	1926	2236	1014	1016	238	390	503	1477	5240	
	60%	51%	58%	68%	54%	63%	91%	40%	30%	56%	70%	
Have packaged or relationship banking account	2127	306	527	725	382	187	0	260	184	479	1205	
	17%	13%	16%	22%	20%	12%	0%	27%	11%	18%	16%	
Have asset or investment management account	765	0	101	380	182	102	0	0	174	64	526	
	6%	0%	3%	12%	10%	6%	0%	0%	10%	2%	7%	
Have wrap or separately-managed account	630	0	286	180	82	82	0	12	72	0	546	
	5%	0%	9%	5%	4%	5%	0%	1%	4%	0%	7%	
Use private banking	824	155	378	64	119	108	0	0	0	194	630	
	6%	7%	11%	2%	6%	7%	0%	0%	0%	7%	8%	
Manage custodial account	1455	208	399	600	67	165	16	60	52	578	764	
	11%	9%	12%	18%	4%	10%	6%	6%	3%	22%	10%	
Have education	792	259	230	141	58	104	0	12	46	199	535	

2012-13 MacroMonitor: Basic - Report: New Report 4

Logged in as SBCIClient Ruby Laser 2.5.0.95 RubyCom 2.5.1.22



## HOW TO WORK WITH TABLES

### How to Filter: Choose None in “Switch” Menu

Choosing None in the Switch menu will clear any and all set filters, including the “Drill” filters. Your original table will reappear with NO filters.

Choose None in the Switch menu to clear all set filters, including the drill filters. Your original table will automatically reappear with NO filters.

The screenshot shows the Ruby Laser software interface within a Mozilla Firefox browser window. The browser address bar displays [www.redcentresoftware.com/rubylaser/](http://www.redcentresoftware.com/rubylaser/). The software interface includes a navigation bar with 'Login', 'Home', and 'Contents' links. Below this, there are buttons for 'Properties', 'Drill', 'Switch', 'Save', 'Save As', and 'Export'. The 'Switch' menu is open, showing a list of filters. The 'None' option at the top of the menu is circled in red, indicating it has been selected. The main content area displays a table titled 'accounts ACCTS [Base: All U.S. Households]'. The table has columns for 'Older boomers', 'Silent Generation', 'Greatest Generation', 'Low', 'Low Middle', 'High Middle', and 'High'. The table data is as follows:

Older boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
1891	1616	262	975	1670	2622	7444
100%	100%	100%	100%	100%	100%	100%
1014	1016	238	390	503	1477	5240
54%	63%	91%	40%	30%	56%	70%
382	187	0	260	184	479	1205
20%	12%	0%	27%	11%	18%	16%
182	102	0	0	174	64	526
10%	6%	0%	0%	10%	2%	7%
82	82	0	12	72	0	546
4%	5%	0%	1%	4%	0%	7%
824	155	378	64	119	108	0
6%	7%	11%	2%	6%	7%	0%
1455	208	399	600	67	165	16
11%	9%	12%	18%	4%	10%	6%
792	259	230	141	58	104	0
				12	46	199
						535

The bottom status bar shows '2012-13 MacroMonitor: Basic - Report: New Report 4', 'Logged in as SBIClient', 'Ruby Laser 2.5.0.95', and 'RubyCom 2.5.1.22'.

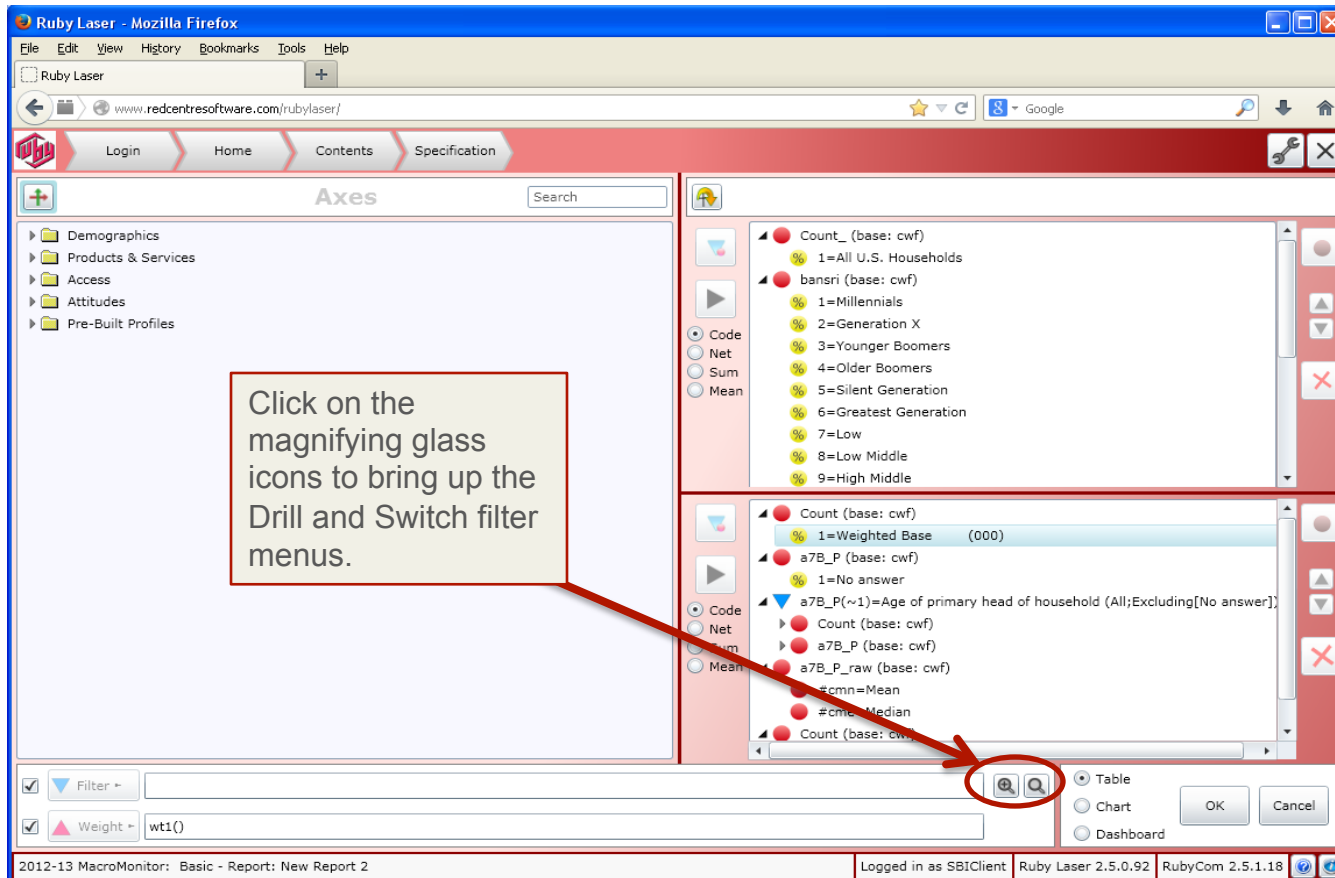
## HOW TO WORK WITH TABLES

### How to Filter: Use Magnifying Glasses

You can also access the Drill and Switch menus by clicking on the magnifying glass icons while in the New Spec or Edit Spec windows.

Click on the magnifying glass with the “+” in the middle to bring up the Drill menu.

Click on the clear magnifying glass to bring up the Switch menu.



## HOW TO FORMAT TABLES

### How to Format

After you have created a table, you can make changes to the formatting in the table.

To change the formatting, click on Properties in the tool bar at the top left of your window.

To make changes to the format of a table, click on Properties.

The screenshot shows the Ruby Laser software interface within a Mozilla Firefox browser window. The address bar shows the URL [www.redcentresoftware.com/rubylaser/](http://www.redcentresoftware.com/rubylaser/). The toolbar includes buttons for 'New Spec', 'Edit Spec', 'Properties', 'Drill', 'Switch', 'Save', 'Save As', and 'Export'. The 'Properties' button is highlighted with a red arrow. The main content area displays a table titled 'Top: Standard Banner' with the subtitle 'Side: Age of primary head of household a7B\_P [Base: Primary head of household present]'. The table has columns for 'All U.S. Households', 'Millennials', 'Generation X', 'Younger Boomers', 'Older Boomers', 'Silent Generation', 'Greatest Generation', 'Low', 'Low Middle', 'High Middle', 'High', 'Single No child', and 'Married No child'. The table data includes weighted base counts, percentages, and counts for various age groups (Under 25, 25 - 29, 30 - 34, 35 - 39).

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High	Single No child	Married No child
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950	11268	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	399	699	1
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%	1%	6%	1%
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	1474	2822	1%
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%	3%	25%	1%
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	5167	3621	3%
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%	10%	32%	3%
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	3929	1804	2%
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%	8%	16%	1%
	13294	0	13294	0	0	0	0	3151	1843	3020	5282	2321	3%

Basics1 V26 - Report: New Report 6

Logged in as SBIClient Ruby Laser 2.5.0.84 RubyCom 2.5.1.13

## HOW TO FORMAT TABLES

### How to Format: Change Cell Height and Width

To change the height or width of Column cells in your table, select the Top menu in the Labels window and change the values for Label Height or Cell Width.

To change the width or height of Row cells in your table, select the Side menu in the Labels window and change the values for Label Width or Cell Height.

To effect any changes you make, click Save at the bottom right of the frame. The saved changes will affect the current table only.

The screenshot shows the 'Report Properties' dialog box for 'New Report 6' in the Ruby Laser application. The 'Labels' tab is selected, displaying settings for 'Top' and 'Side' menus. The 'Top' menu settings include Group Height (0), Label Height (40), Cell Width (58), and checkboxes for Group Text Vertical, Label Text Vertical, Diagnostic Prefix, and Top/Side Diagnostic Prefix. The 'Side' menu settings include Group Width (0), Label Width (132), Cell Height (20), and checkboxes for Group Text Vertical, Label Text Vertical, Diagnostic Prefix, and Filter/Weight Diagnostic Prefix. A 'Save' button is located at the bottom right of the dialog box.

To change the height or width of column cells, change the value(s) in Label Height or Cell Width in the Top menu in the Labels window.

To change the width or height of row cells, change the value(s) in Label Width or Cell Height in the the Side menu.

To affect any changes you've made to the cell formatting, click Save.

## HOW TO FORMAT TABLES

### How to Format: Use Decimal Places

To add or delete decimal places to or from the frequencies (or numbers) in your table, change the values for Frequencies in the Cells window of Report Properties.

To add or delete decimal places to or from the column percents or row percents in your table, change the values for percents.

To effect any changes you make, click Save.

**NOTE:** The saved changes will affect the current table only.

**Report Properties**

New Report 6

Labels **Cells** Significance Series Axes

**Decimal Places**

Frequencies

percents

Statistics

Expressions

**Bands**

Frequencies ☒

Column % ☒

Row % ☐

Save Cancel

To add or delete decimal places to the frequencies (or numbers) in your table, change the value for Frequencies.

To add or delete decimal places to the column percents or row percents in your table, change the value for percents.

To effect any changes you've made to the number of decimal places in your table, click Save.

## HOW TO FORMAT TABLES

### How to Test Significance

To add significance testing to a table, check the box to the left of Show Significance in the Significance menu of Report Properties and check the type of significance you want from the list in the box below Show Significance. Select the percent values you desire under Significance Levels. More details about significance testing preferences follow on page 36.

To effect any changes you make, click Save at the bottom right of the frame. The saved changes will affect the current table only.

**Report Properties**  
New Report 6

Labels Cells **Significance** Series Axes

**Significance Test**

☐ Show Significance

☒ Single Cell  
☐ ReferenceColumn  
☐ Column Groups  
☐ Reference Row  
☐ Row Groups

**Significance Levels**

High 99%  
Middle 95%  
Low 90%

**Parameter**

Save

To add significance testing to a table, check Show Significance and click on the desired type of testing.

To select the level of testing you desire, change the values under Significance Levels.

To have any change in the Significance menu take effect in your table, click Save.

Basics1 V26 - Report: New Report 6 | Logged in as SBIClient | Ruby Laser 2.5.0.84 | RubyCom 2.5.1.13

## HOW TO FORMAT TABLES: HOW TO TEST SIGNIFICANCE (continued)

### Single Cell

When Single Cell is checked, each cell is compared statistically with the expected value in the row and column totals in the underlying raw crosstab. This test uses no continuity coefficients or other adjustments so it exactly replicates the equivalent test from SurveyCraft.

### Reference Column

When Reference Column is checked, the first column serves as a reference against which all other columns compare. Significant cells have colored text depending on the level of significance. These tests use typical adjustments to variance estimation so will be slightly more conservative than the single-cell test.

### Reference Row

When Reference Row is checked, the first row serves as a reference against which all other rows compare. Significant cells have colored text depending on the level of significance. These tests use typical adjustments to variance estimation so will be slightly more conservative than the single cell test.

### Column Groups

When Column Groups is checked, column letters in the Parameter field will indicate which blocks of columns will be tested. For example, ABC,FGH statistically tests columns ABC against each other and test columns FGH against each other. If the Parameter field is blank, all six columns will be tested against each other. Where cell pairs are significantly different the larger will have the letter of the smaller in it. These tests use the same adjustments to variance estimation that the reference tests use.

### Row Groups

When Row Groups is checked, row letters in the Parameter field will indicate which blocks of rows will be tested. For example, ABC,FGH **[who should?]** means test rows ABC against each other and test rows FGH against each other. If the Parameter field is blank, all rows will be tested against each other. Where cell pairs are significantly different, the larger has the letter of the smaller in it. These tests use the same adjustments to variance estimation that the reference tests use.

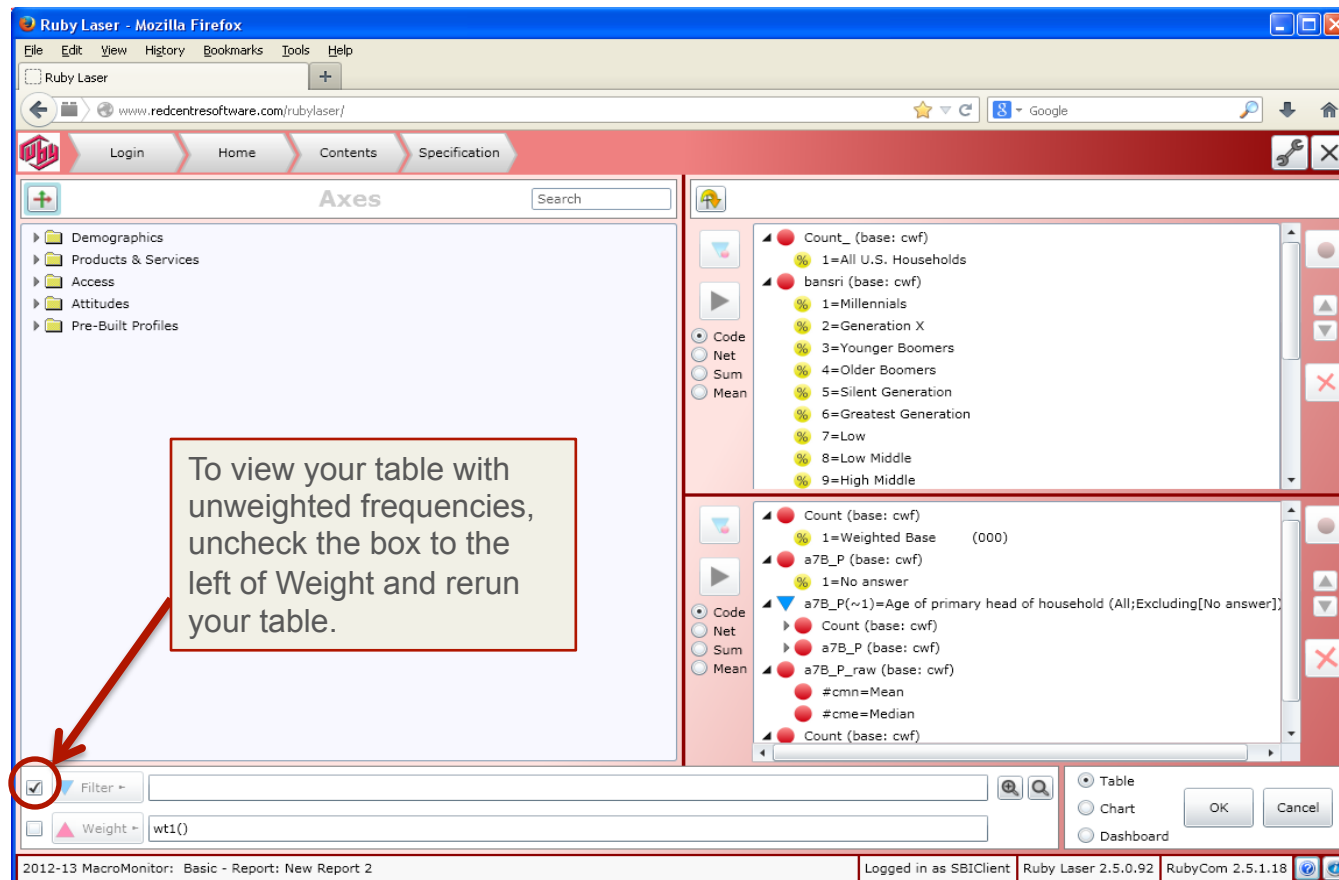
## HOW TO FORMAT TABLES

### View Your Table Unweighted

To view your table with Unweighted counts or frequencies, first UNCHECK all BUT the Freq box in the bottom right of the window with your table showing. Check Edit Spec.

In the bottom left of the Edit Spec window, UNCHECK the box to the left of Weight. Rerun your table.

The Frequencies in your table will appear unweighted.

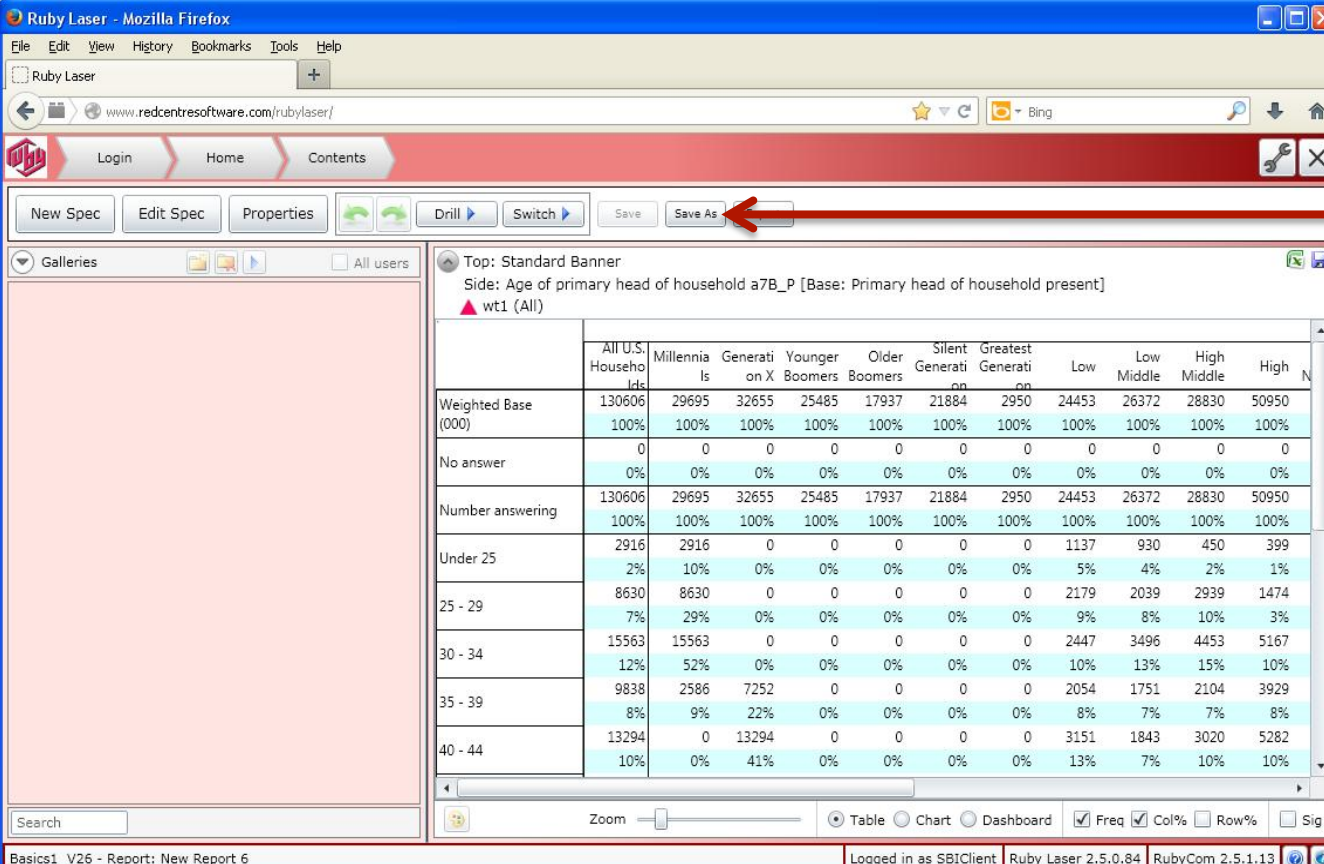




## HOW TO SAVE A TABLE

### Within Ruby Laser

**Step 1:** Click on Save As in the tool bar at the top of the screen.



The screenshot shows the Ruby Laser web application running in Mozilla Firefox. The browser's address bar displays [www.redcentresoftware.com/rubylaser/](http://www.redcentresoftware.com/rubylaser/). The application's navigation bar includes links for Login, Home, and Contents. Below this, a toolbar contains buttons for New Spec, Edit Spec, Properties, Drill, Switch, Save, and Save As. A red arrow points to the 'Save As' button. The main content area displays a table titled 'Top: Standard Banner' with the subtitle 'Side: Age of primary head of household a7B\_P [Base: Primary head of household present]'. The table is filtered for 'wt1 (All)'. The table has columns for demographic groups and their respective counts and percentages. A search bar is located at the bottom left of the table area. The bottom status bar shows 'Basics1 V26 - Report: New Report 6', 'Logged in as SBClient', and version information for Ruby Laser 2.5.0.84 and RubyCom 2.5.1.13.

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High N
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	399
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%	1%
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	1474
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%	3%
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	5167
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%	10%
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	3929
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%	8%
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020	5282
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%	10%

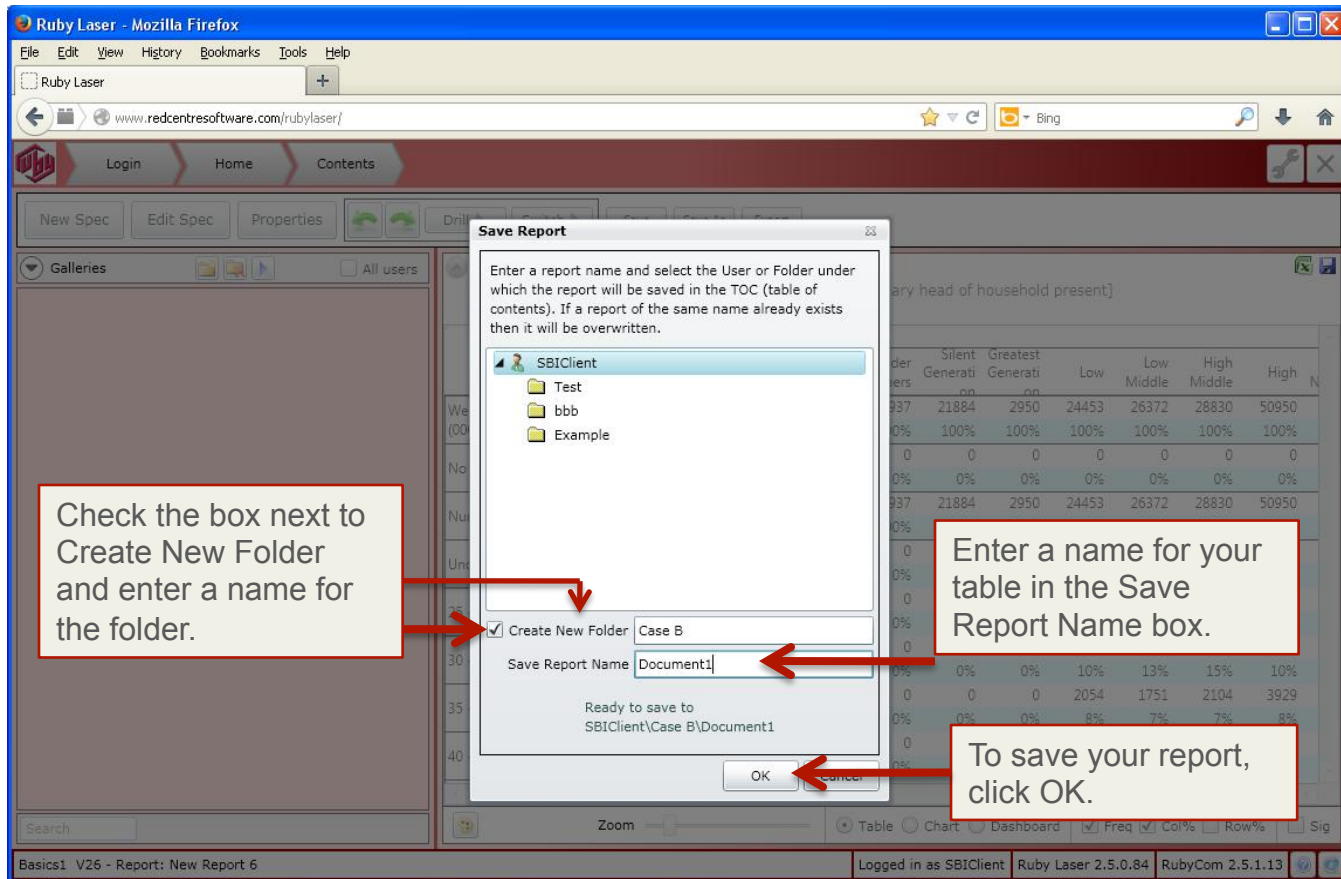
To save a table within Ruby Laser, click on Save As.

## HOW TO SAVE A TABLE

### Within Ruby Laser

**Step 2:** In the Save Report window, check the box next to Create New Folder and enter a folder name in the window.

Ruby Laser will save your table as a report. Enter a report name for your table in the Save Report Name box and click OK.



## HOW TO SAVE A TABLE

### As an Excel Spreadsheet

**Step 1:** To begin saving your table as an Excel spreadsheet on your computer, click on the wrench icon at the top right of the screen to access the User Preferences menu.

Top: Standard Banner  
Side: Age of primary head of household a7B\_P [Base: Primary head of household present]  
wt1 (All)

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%

Basics1 V26 - Report: New Report 6

Logged in as SBIClient Ruby Laser 2.5.0.84 RubyCom 2.5.1.13

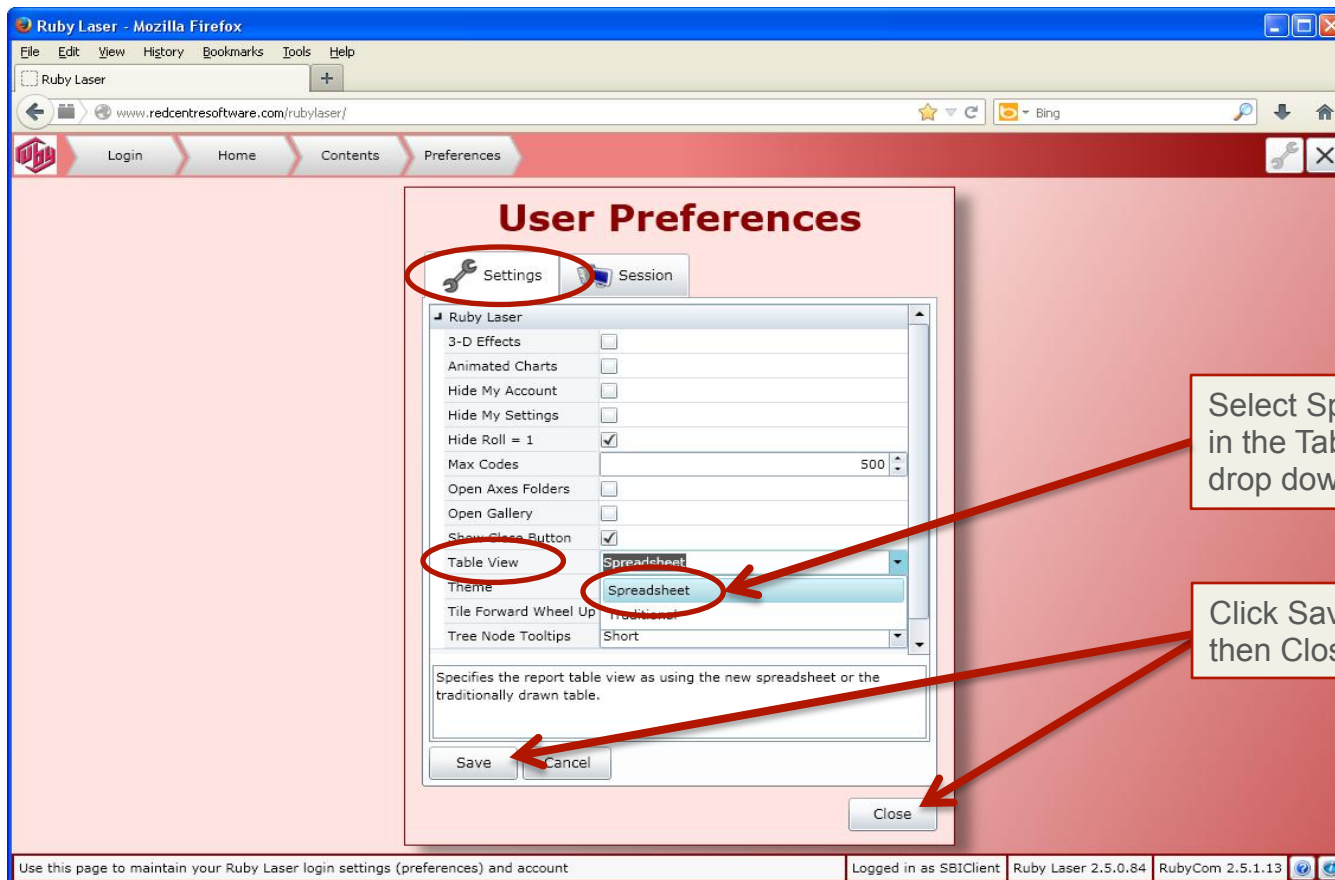
To save your table as an Excel spreadsheet, click on the wrench icon.

## HOW TO SAVE A TABLE

As an Excel Spreadsheet (continued)

**Step 2:** In the User Preferences screen, select Settings. In the Table View menu, make sure the default setting, Spreadsheet, is selected. Click on Save and close the User Preferences window.

**NOTE:** The User Preference menu contains the same features that My Settings on your home page contains. You can select the Spreadsheet table view on your home page before beginning a session.

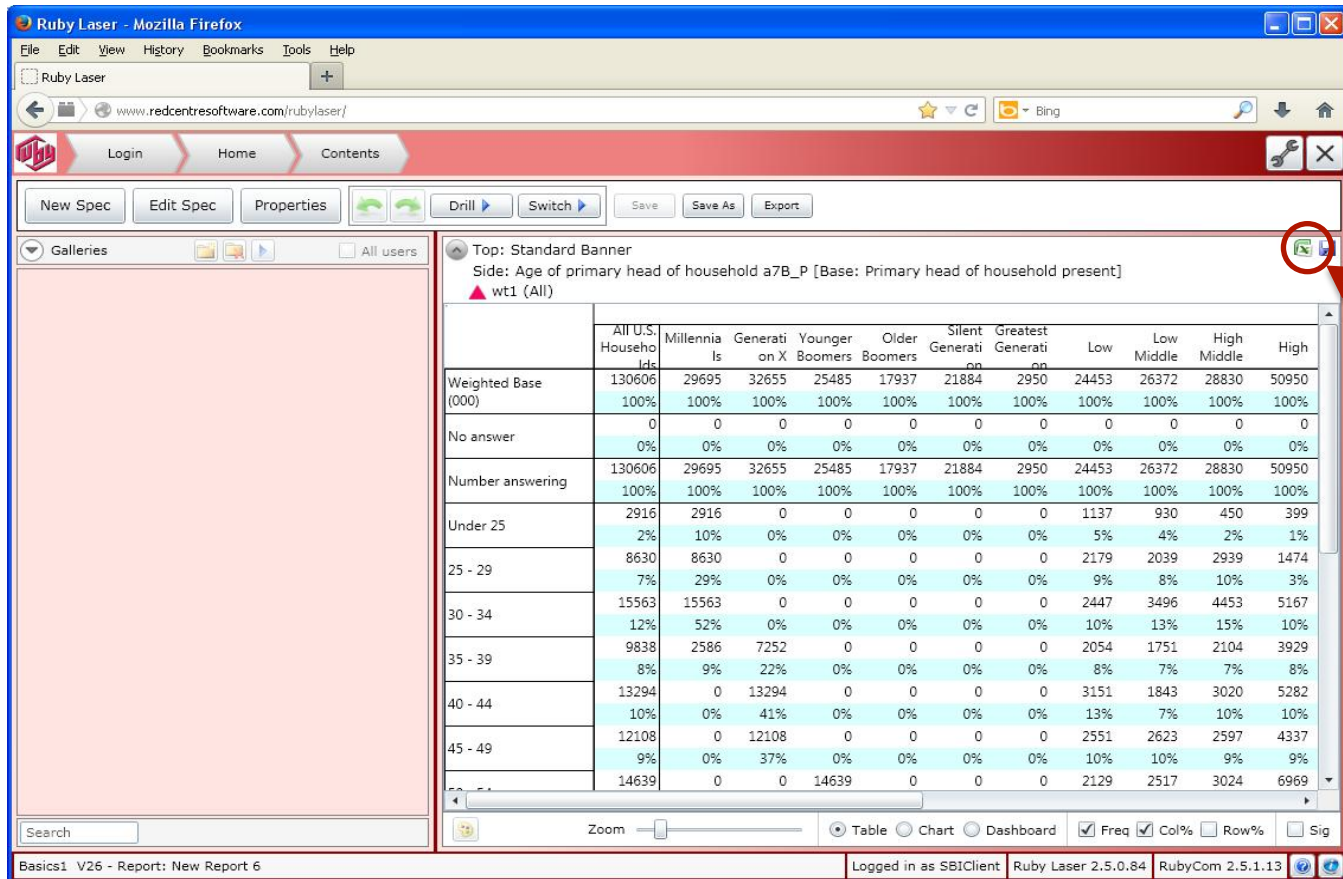


## HOW TO SAVE A TABLE

As an Excel Spreadsheet (continued)

**Step 3:** Click on the Excel icon at the upper right of your screen. In your computer's Save As menu, give your table a file name, select a destination on your computer, and click Save.

**NOTE:** After changing the table view to Spreadsheet in the Settings menu, you may need to click on Edit Spec and rerun your table before clicking on the Excel icon.



Top: Standard Banner  
Side: Age of primary head of household a7B\_P [Base: Primary head of household present]  
▲ wt1 (All)

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	50950
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	399
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%	1%
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	1474
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%	3%
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	5167
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%	10%
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	3929
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%	8%
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020	5282
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%	10%
45 - 49	12108	0	12108	0	0	0	0	2551	2623	2597	4337
	9%	0%	37%	0%	0%	0%	0%	10%	10%	9%	9%
50 - 54	14639	0	0	14639	0	0	0	2129	2517	3024	6969

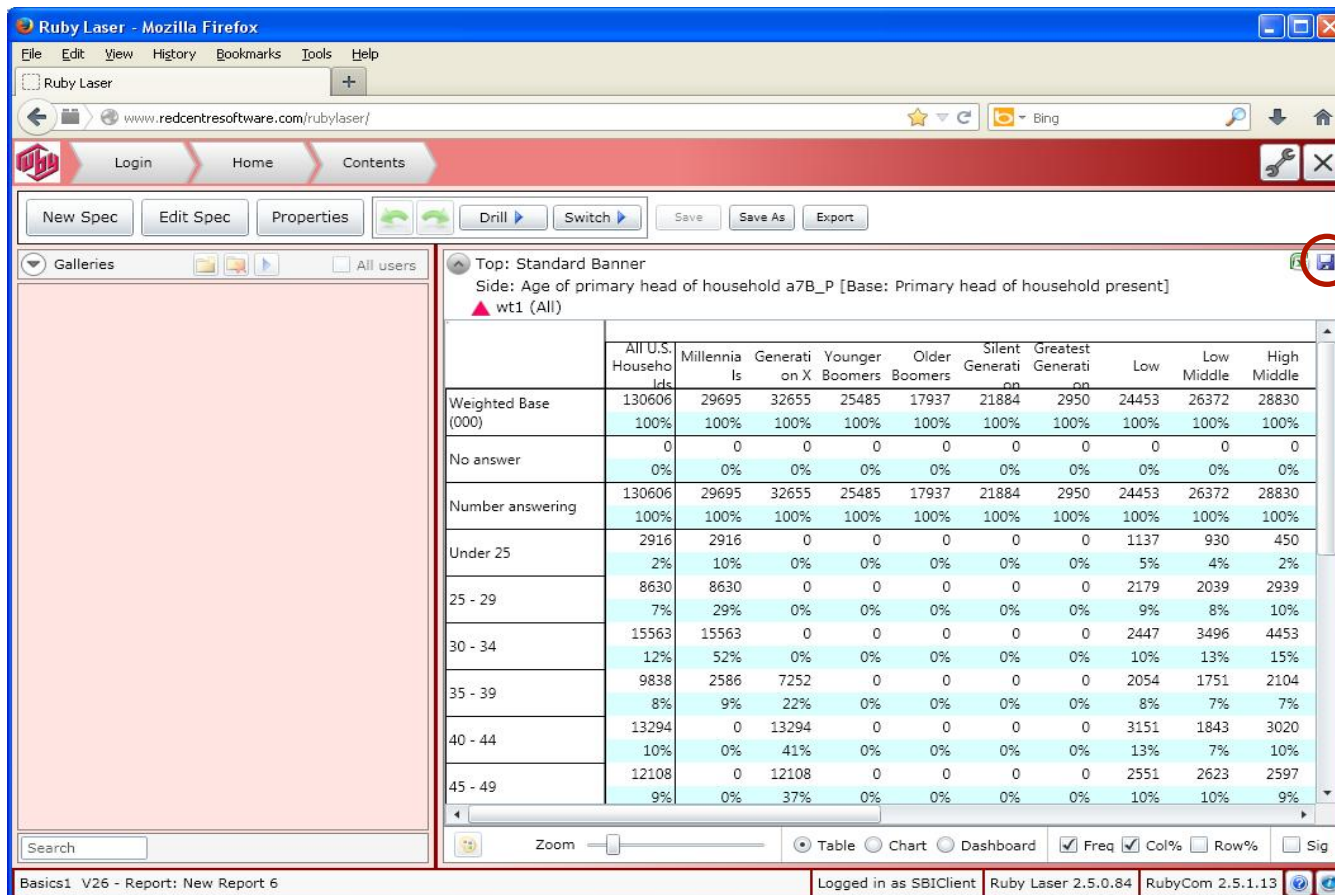
Click on the Excel icon. In the Save As menu, give your table a file name, select a destination on your computer; click Save.



## HOW TO SAVE A TABLE

### As a JPG Image

Click on the disc icon in the upper-right corner of your table. In your computer's Save As menu, give your table a file name, select a destination on your computer, and click Save.



The screenshot shows the Ruby Laser software interface within a Mozilla Firefox browser window. The interface includes a menu bar (File, Edit, View, History, Bookmarks, Tools, Help), a toolbar with buttons like 'New Spec', 'Edit Spec', 'Properties', 'Drill', 'Switch', 'Save', 'Save As', and 'Export'. The main content area displays a table titled 'Top: Standard Banner' with the subtitle 'Side: Age of primary head of household a7B\_P [Base: Primary head of household present]' and 'wt1 (All)'. The table has columns for various demographic groups and rows for different age categories. A red circle highlights a disc icon in the top right corner of the table area, with an arrow pointing to a text box explaining how to save the table as a JPG image.

	All U.S. Households	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No answer	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Number answering	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450
	2%	10%	0%	0%	0%	0%	0%	5%	4%	2%
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939
	7%	29%	0%	0%	0%	0%	0%	9%	8%	10%
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453
	12%	52%	0%	0%	0%	0%	0%	10%	13%	15%
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104
	8%	9%	22%	0%	0%	0%	0%	8%	7%	7%
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020
	10%	0%	41%	0%	0%	0%	0%	13%	7%	10%
45 - 49	12108	0	12108	0	0	0	0	2551	2623	2597
	9%	0%	37%	0%	0%	0%	0%	10%	10%	9%

To save your table as a JPG image, click on the Disc icon. In the Save As menu, give your table a file name, select a destination on your computer, and click Save.

## HOW TO END YOUR SESSION AND EXIT RUBY LASER

To END your session and return to your Login menu, click on the large gray X in the top right corner of your window.

To EXIT Ruby Laser, click on the white X in the red box in the uppermost right-hand corner of your screen; no Logoff option exists.

The screenshot shows the Ruby Laser web application running in Mozilla Firefox. The browser window title is 'Ruby Laser - Mozilla Firefox'. The address bar shows 'www.redcentresoftware.com/rubylaser/'. The application interface includes a navigation bar with 'Login', 'Home', and 'Contents' tabs. Below this is a toolbar with buttons: 'New Spec', 'Edit Spec', 'Properties', 'Drill', 'Switch', 'Save', 'Save As', and 'Export'. The main content area displays a table titled 'Top: Standard Banner' with the following data:

	All U.S. Household	Millennials	Generation X	Younger Boomers	Older Boomers	Silent Generation	Greatest Generation	Low	Low Middle	High Middle	High
Weighted Base (000)	130606	29695	32655	25485	17937	21884	2950	24453	26372	28830	5095
No answer	0	0	0	0	0	0	0	0	0	0	0
Number answering	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Under 25	2916	2916	0	0	0	0	0	1137	930	450	39
25 - 29	8630	8630	0	0	0	0	0	2179	2039	2939	147
30 - 34	15563	15563	0	0	0	0	0	2447	3496	4453	516
35 - 39	9838	2586	7252	0	0	0	0	2054	1751	2104	392
40 - 44	13294	0	13294	0	0	0	0	3151	1843	3020	526
45 - 49	12108	0	12108	0	0	0	0	2551	2623	2597	433

The status bar at the bottom shows 'Logged in as SBIClient', 'Ruby Laser 2.5.0.64', and 'RubyCom 2.5.1.13'. Two red boxes highlight the exit controls: one in the top right corner of the browser window and another in the upper right corner of the application's toolbar.

To exit Ruby Laser, click on the white X in the red box.

To end your session and return to the Login menu, click on the gray X.

## 2012–13 MACROMONITOR STANDARD BANNER

### Age Cohorts/Socioeconomic Level/Life Stage

<b>All US Households</b>	Total US economic households
<b>AGE COHORT</b>	All US households segmented by year of birth (Q. A-7, Col B) of primary head*
Millennials	Millennials include households where the primary head was born after 1976
Generation X	Generation X includes households where the primary head was born between 1963 and 1976
Younger Boomers	Younger Boomers include households where the primary head was born between 1954 and 1962
Older Boomers	Older Boomers include households where the primary head was born between 1946 and 1953
Silent Generation	Silent Generation includes households where the primary head was born between 1930 and 1945
Greatest Generation	Greatest Generation includes households where the primary head was born before 1930

### SOCIOECONOMIC LEVEL

For non-retired households, the segments are defined by the number of persons in the household (Q. A-1a) AND the household's total 2011 income before taxes or any other deductions (Q. O-17) OR For retired\*\* households, the segments are defined by the number of persons in the household AND by net worth\*\*\*

Low	No. of Hhld Members	Non-retired & Annual Income of	Retired & Net Worth of
	1	<\$10,000	<\$50,000
	2	<\$20,000	<\$50,000
	3	<\$20,000	<\$100,000
	4	<\$30,000	<\$100,000
	5	<\$40,000	<\$100,000
	6+	<\$40,000	<\$100,000
Low Middle	No. of Hhld Members	Non-retired & Annual Income of	Retired & Net Worth of
	1	\$10,000-\$29,999	\$50,000-\$149,999
	2	\$20,000-\$39,999	\$50,000-\$149,999
	3	\$20,000-\$39,999	\$100,000-\$249,999
	4	\$30,000-\$49,999	\$100,000-\$249,999
	5	\$40,000-\$49,999	\$100,000-\$249,999
	6+	\$40,000-\$74,999	\$100,000-\$249,999



## 2012–13 MACROMONITOR STANDARD BANNER

### Age Cohorts/Socioeconomic Level/Life Stage

#### SOCIOECONOMIC LEVEL (continued)

High Middle	No. of Hhld Members	Non-retired & Annual Income of	Retired & Net Worth of
	1	\$30,000-\$49,999	\$150,000-\$249,999
	2	\$40,000-\$74,999	\$150,000-\$249,999
	3	\$40,000-\$74,999	\$250,000-\$499,999
	4	\$50,000-\$74,999	\$250,000-\$499,999
	5	\$50,000-\$99,999	\$250,000-\$499,999
	6+	\$75,000-\$99,999	\$250,000-\$499,999
High	No. of Hhld Members	Non-retired & Annual Income of	Retired & Net Worth of
	1	\$50,000+	\$250,000+
	2	\$75,000+	\$250,000+
	3	\$75,000+	\$500,000+
	4	\$75,000+	\$500,000+
	5	\$100,000+	\$500,000+
	6+	\$100,000+	\$500,000+

#### LIFE STAGE

Single No Child	Primary head is under 45 years of age AND household does not support any dependent children (Q. A-2a) AND NOT a retired household AND head of household is single OR divorced OR separated OR widowed (Q. A-8)
Married No Child	Primary head is under 45 years of age AND household does not support any dependent children AND NOT a retired household AND heads of household are married OR living together but not married OR other
Oldest Child 0-11	Household supports at least one dependent child under 12 years of age AND does not support any dependent children 12 years of age or older (Q. A-2b)
Oldest Child 12-17	Household supports at least one dependent child 12 to 17 years of age AND does not support any dependent children 18 years of age or older
Oldest Child 18+	Household supports at least one dependent child 18 years of age or older
Preretired	Primary head is 45 years of age or older AND household does not support any dependent children AND NOT a retired household

## 2012–13 MACROMONITOR STANDARD BANNER

### Age Cohorts/Socioeconomic Level/Life Stage

#### LIFE STAGE (completed)

Younger Retired	Primary head is under 70 years of age AND household does not support any dependent children AND household is retired household
Older Retired	Primary head is 70 years of age or older AND household does not support any dependent children AND household is retired household

**All U.S. Unweighted**      Total number of actual respondents

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\* The primary head of household is defined as the head of household with the greater contribution to household income (Q. O-18)

\*\* Retired household where the age of primary head is  $\geq 65$  AND no head of household works 20 or more hours per week (Q. O-9) OR the age of primary head is  $\geq 50$  AND one head of household is retired (Q. O-12) AND the other head of household, if present, does not work 20 or more hours per week OR No male head of household is present (Q. A-7 Col A) AND the female head of household is  $\geq 50$  years of age AND NOT working for pay, temporarily laid off, or unemployed and looking for work. (RETIRED)

\*\*\* Assets minus liabilities where assets include checking accounts, savings accounts, CDs, U.S. Savings Bonds, MMDAs, MMMFs, stock/bond MFs, publicly traded and non-traded stock, ETFs, closed-end funds, hedge funds, corporate and municipal bonds, REITs, unit investment trusts, zero coupon bonds, CMOs, treasury securities, custodial accounts, education savings accounts, 529 plans, IRA and SEP accounts, salary-reduction plans, individual annuities, Keogh accounts, businesses, value of primary home and other real estate, tangible assets, value of owned vehicles, and cash value of life insurance (ASSETS\_1 through ASSETS\_32) and where liabilities include first and junior mortgages on primary home and other real estate, margin loans, loans on owned vehicles, consumer loans, life insurance policy loans, and credit card balances (LIAB\_1 through LIAB\_8).

## 2012–13 MACROMONITOR AFFLUENT BANNER

### Traditional Affluent/Affluent Core Customers/Millionaires

**Total Affluent** Affluent households are households with a 2011 total income before taxes or any other deductions (Q. O-17) of equal to or greater than \$100,000 OR total assets\* (NET\_1), excluding the value of the primary home (ASSET\_22), of equal to or greater than \$500,000

#### TRADITIONAL AFFLUENT

Balanced Builders	Affluent households with financial assets** (NET_2) excluding cash value of life insurance (ASSET_26) of \$300,000 or more AND primary home value of \$200,000 or more
Focused Builders	Affluent households with financial assets excluding cash value of life insurance of \$300,000 or more AND a home value of less than \$200,000
Real Asset Builders	Affluent households with financial assets excluding cash value of life insurance of under \$300,000 AND a home value of \$200,000 or more
Emerging Affluent	Affluent households with financial assets excluding cash value of life insurance of under \$300,000 AND a home value of less than \$200,000
Wealthy Retired	Affluent households AND household is retired***
Entrepreneurs	Affluent households AND ownership or operation of a business or professional practice is the primary occupation of either the male or the female head of household (Q. O-15d)

**AFFLUENT CORE CUSTOMERS** Affluent households based on household's share of its savings and investments held in the various types of institutions (Q. C-28). If the highest percentages are equal for two or more institutions, segment determination is based on response to Q. C-1a (current primary financial institution) and Q. C-1b (preferred primary financial institution).

Banking Institution	Affluent households whose percentage of savings and investments with a bank or credit union (Q. C-28, Items 5,6) is greater than at any other type of institution
Brokerage (Net)	Affluent households whose percentage of savings and investments with a full-service or discount stockbrokerage (Q. C-28, Items 11,12) is greater than that at any other type of institution

## 2012–13 MACROMONITOR AFFLUENT BANNER

### Traditional Affluent/Affluent Core Customers/Millionaires

#### AFFLUENT CORE CUSTOMERS (continued)

Mutual Fund Co.	Affluent households whose percentage of savings and investments with a mutual fund company (Q. C-28, Item 13) is greater than at any other type of institution
Financial Planning Co.	Affluent households whose percentage of savings and investments with a financial planning company (Q. C-28, Item 14) is greater than at any other type of institution
Insurance Co.	Affluent households whose percentage of savings and investments with an insurance company (Q. C-28, Item 19) is greater than at any other type of institution OR whose percentage of savings and investments at an insurance company is 30% or greater AND household is not a core customer of a bank, brokerage, mutual fund company, financial planning company, pension plan, or other
Pension Plan(s)	Affluent households whose percentage of savings and investments with a former or current employer (pension plan) (Q. C-28, Item 20) is greater than at any other type of institution
Other	Affluent households whose percentage of savings and investments with another financial institution (Q. C-28, Item 21) is greater than at any other type of institution

#### MILLIONAIRES

Affluent households whose total assets, net worth\*\*\*\* (NET\_6), financial assets, or investable assets\*\*\*\*\* (NET\_4) are equal to or greater than \$1,000,000

Total Assets	Affluent household AND household has total assets of equal to or greater than \$1,000,000
Net Worth	Affluent Household AND household has a net worth of equal to or greater than \$1,000,000
Financial Assets	Affluent household AND household has financial assets of equal to or greater than \$1,000,000
Investable Assets	Affluent household AND household has investable assets of equal to or greater than \$1,000,000

#### Mass Affluent

Affluent household AND household has a net worth of less than \$1,000,000

## 2012–13 MACROMONITOR AFFLUENT BANNER

### Traditional Affluent/Affluent Core Customers/Millionaires

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- \* Total assets include: Checking accounts, savings accounts, certificates of deposit, U.S. savings bonds, money market deposit accounts, money market mutual funds, stock or bond mutual funds, publicly traded stock, non-traded stock, closed-end funds, corporate or municipal bonds, REITs, unit investment trusts, zero coupon bonds, collateralized mortgage obligations, treasury bills, bonds, or notes, ETFs, hedge funds, custodial accounts, education savings accounts, 529 plan funds, IRAs/SEPs, 401(k), 403(b), and 457 plan funds, individual annuities, Keogh accounts, value of business, minimum selling price of primary home, value of other real estate, value of tangible assets, value of owned vehicles, and cash value of life insurance (NET\_1).
- \*\* Financial assets include all items in "Total Assets" (see above) minus the value of business, the minimum selling price of primary home, and the value of other real estate, tangible assets, and owned vehicles. (NET\_2)
- \*\*\* Retired household where the age of primary head is  $\geq 65$  AND no head of household works 20 or more hours per week (Q. O-9) OR the age of primary head is  $\geq 50$  AND one head of household is retired (Q.O-12) AND the other head of household, if present, does not work 20 or more hours per week OR No male head of household is present (Q. A-7 Col A) AND the female head of household is  $\geq 50$  years of age AND NOT working for pay, temporarily laid off, or unemployed and looking for work. (RETIRED)
- \*\*\*\* Net worth (NET\_6) is Total Assets (NET\_1) minus Total Liabilities (NET\_5). Total Liabilities include first and junior mortgages on primary home, mortgages on other real estate, margin loans, vehicle loans, consumer loans, life insurance policy loans, and credit balances.
- \*\*\*\*\* Investable Assets (NET\_4) include all items in Financial Assets (see above) minus 401(k), 403(b), 457, and 529 plan funds.

## DRILL VARIABLES

<b>Millennials</b>	Includes households in which the primary head of household* was born after 1976 (from MacroMonitor's Standard Banner; Q. A-7, Col B)
<b>Generation X</b>	Includes households in which the primary head was born between 1963 and 1976 (from MacroMonitor's Standard Banner; Q. A-7, Col B)
<b>Boomers</b>	Includes Younger Boomers households (primary head born between 1954 and 1962) and Older Boomers households (primary head was born from 1946 to 1953) (from MacroMonitor's Standard Banner; Q. A-7, Col B)
<b>Silent/Greatest Generation</b>	Includes Silent Generation households (primary head born between 1930 and 1945) and Greatest Generation households (primary head born before 1930) (from MacroMonitor's Standard Banner; Q. A-7, Col B)
<b>PHH HS Degree or Less</b>	Households in which the highest level of education achieved by the primary head of household is 8 <sup>th</sup> grade or less, some high school, or a high school degree (Q.O-8)
<b>PHH Some College</b>	Households in which the highest level of education achieved by the primary head of household is some college or technical school (Q.O-8)
<b>PHH College Degree</b>	Households in which the highest level of education achieved by the primary head of household is a college degree (Q.O-8)
<b>PHH Post Grad Work or Higher</b>	Households in which the highest level of education achieved by the primary head of household is some postgraduate work, a Master's degree, a professional doctorate (in education, law, medicine, etc.), or a Ph.D. (Q.O-8)

## DRILL VARIABLES (continued)

<b>Getting Started</b>	Includes two <b>Life Stage</b> segments: <b>Single No Child</b> households (in which primary head is <45 AND household does not support any dependent children (Q. A-2a) AND NOT a retired household** AND head of household is single OR divorced OR separated OR widowed (Q. A-8)) and <b>Married No Child</b> households (Primary head is under 45 years of age AND household does not support any dependent children AND NOT a retired household AND heads of household are married OR living together but not married OR other (from MacroMonitor's Standard Banner)
<b>Children</b>	Includes three <b>Life Stage</b> segments: <b>Oldest Child 0-11</b> (household supports at least one dependent child under 12 years of age AND does not support any dependent children 12 years of age or older (Q. A-2b)) and <b>Oldest Child 12-17</b> (household supports at least one dependent child 12 to 17 years of age AND does not support any dependent children 18 years of age or older) and <b>Oldest Child 18+</b> (household supports at least one dependent child 18 years of age or older) (from MacroMonitor Standard Banner)
<b>Preretired</b>	Includes one <b>Life Stage</b> segment: <b>Preretired</b> (households in which the primary head is 45 years of age or older AND household does not support any dependent children AND NOT a retired household) (from MacroMonitor Standard Banner)
<b>Retired</b>	Includes two <b>Life Stage</b> segments: <b>Younger Retired</b> (primary head is under 70 years of age AND household does not support any dependent children AND household is retired household) and <b>Older Retired</b> (primary head is 70 years of age or older AND household does not support any dependent children AND household is retired household) (from MacroMonitor's Standard Banner)
<b>HHI \$50K to &lt;\$100K</b>	Households with a 2011 income before taxes or deductions of \$50,000 to \$99,999 (Q.O-17)
<b>HHI \$100K to &lt;\$150K</b>	Households with a 2011 income before taxes or deductions of \$100,000 to \$149,999
<b>HHI \$150K+</b>	Households with a 2011 income before taxes or deductions of \$150,000 or more

## DRILL VARIABLES (continued)

<b>Fin'l Assets &lt;\$100K</b>	Households with financial assets*** of less than \$100,000
<b>Fin'l Assets \$100K to &lt;\$500K</b>	Households with financial assets of \$100,000 to \$499,999
<b>Fin'l Assets \$500K to &lt;\$1M</b>	Households with financial assets of \$500,000 to \$999,999
<b>Fin'l Assets &lt;\$1M+</b>	Households with financial assets of \$1,000,000 or more
<b>Total Debt \$0</b>	Households with no liabilities****
<b>Total Debt \$1 to &lt;\$100K</b>	Households with liabilities of \$1 to \$99,999
<b>Total Debt \$100K+</b>	Households with liabilities of \$100,000 or more
<b>Married/Cohabiting</b>	Households in which the heads of household are married or cohabiting (Q.A-8)
<b>Single/Never Married</b>	Households in which the heads of household are single (never married)
<b>Separated/Divorced/Widowed</b>	Households in which the heads of household are separated, divorced, or widowed

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\* The primary head of household is defined as the head of household with the greater contribution to household income (Q. O-18)

\*\* Retired household are households in which the age of the primary head is  $\geq 65$  AND no head of household works 20 or more hours per week (Q. O-9) OR the age of primary head is  $\geq 50$  AND one head of household is retired (Q.O-12) AND the other head of household, if present, does not work 20 or more hours per week OR No male head of household is present (Q. A-7 Col A) AND the female head of household is  $\geq 50$  years of age AND NOT working for pay, temporarily laid off, or unemployed and looking for work. (RETIRED)



## **DRILL VARIABLES** (completed)

\*\*\* Financial assets include balances in checking and savings accounts, value of CDs, U.S. Savings Bonds, MMDAs, MMMFs, stock/bond MFs, publicly traded and non-traded stock, ETFs, closed-end funds, hedge funds, corporate and municipal bonds, REITs, unit investment trusts, zero coupon bonds, CMOs, and treasury securities, and balances in custodial accounts, education savings accounts, 529 plans, IRA and SEP accounts, salary-reduction plans, individual annuities, and Keogh accounts, and cash value of life insurance (Net\_2: ASSETS\_1 through ASSETS\_20 and ASSETS\_26 through ASSETS\_32)

\*\*\*\* Liabilities include mortgages on primary home and other real estate, margin loans, vehicle loans, consumer loans, life insurance policy loans, and outstanding credit card balances

## SWITCH VARIABLES

<b>Hispanic</b>	Households in which either the male or the female head of household is self-described as Hispanic (Q.O-19)
<b>Asian</b>	Households in which either the male or the female head of household is self-described as Asian
<b>African American</b>	Households in which either the male or the female head of household is self-described as African American
<b>Delegators</b>	Households in which financial professionals make most or almost all of the savings and investments decisions for the household (Q.N-9, Items 1 and 2)
<b>Collaborators</b>	Households in which the household makes some or most of its savings and investment decisions and financial professionals make some of the household's savings and investment decisions (Q.N-9, Items 3 and 4)
<b>Self-Reliant</b>	Households in which the household makes all of its savings and investment decisions (Q.N-9, Item 5)
<b>Investors</b>	Household owns any mutual funds (Q.E-10a) OR any securities (Q.E-17A) AND has investable assets* of \$100,000 or more
<b>Business Owners</b>	Either the male head of household or the female head of household is owner or part owner of a professional practice (such as a medical, dental, law, or accounting practice) or a business (Q.O-15a)
<b>Boomerang Households</b>	Household has at least one adult child living in the household who cannot be claimed as a dependent on the household's tax returns (Q.A-3)
<b>Households with Adult Dependents</b>	Household supports at least one infirm, aged, disabled, or handicapped adult (either living in the primary home or living elsewhere, such as a nursing home) (Q.A-4a)

## SWITCH VARIABLES (continued)

<b>Male Fin'l Decision Maker</b>	The male head of household handles most of the major financial affairs of the household (Q.A-10)
<b>Female Fin'l Decision Maker</b>	The female head of household handles most of the major financial affairs of the household
<b>Both Fin'l Decision Makers</b>	Both the male and female heads of household handle most of the major financial affairs of the household
<b>Used A Fin'l Advisor Recently</b>	Household has obtained financial information and advice in the last 2 years from a financial professional (including an independent financial planner or consultant, an independent insurance agent, an insurance company agent, a bank officer or investment advisor, a private banker or trust officer, a credit union officer or investment advisor, a full-service or discount stockbroker, a mutual fund company investment advisor, a certified financial planner (CFP), an accountant or CPA, a lawyer, or some other type of financial professional) (Q.N-5a)
<b>Have A Life Insurance Agent</b>	Someone in the household has someone they consider to be their life insurance agent (Q.L-11)
<b>Retired Household</b>	Households in which the primary head of household** is 65 years of age or older (Q.A-7, Col B) AND no head of household works 20 or more hours per week (Q. O-9) OR the primary head is $\geq 50$ AND one head of household is retired (Q.O-12) and the other head of household, if present, does not work 20 or more hours per week OR there is no male head of household present (Q. A-7 Col A) and the female head of household is $\geq 50$ years of age and not working for pay, temporarily laid off, or unemployed and looking for work (Q.O-12)
<b>Revolving Retired</b>	Households in which the primary head of household is 55 years of age or older AND the household supports no dependent children (Q.A2a) AND the primary head is partially retired (went directly from full-time to part-time or is no longer retired OR retired completely and then returned to work full-time or part-time OR retired but is planning to return to work) (Q.F-2)

## SWITCH VARIABLES (completed)

<b>Child Free</b>	No children present in the household (Q.A-2a) AND neither head of household is retired (Q.O-12, Item 7) AND the head(s) of household is 40 to 54 years of age (Q.A-7, Col. B) AND there is no indication of children supported by household in 14 financial goals and life events (including birth or adoption of a child, a child entering college, a child moving from the household, or a child returning to the household (Q.O-1, Columns A and B); no custodial account, education account, or 529 plan established for children (Q.D-8d, Columns A, B, and C); AND specific goals and most important goal for household's savings and investments do not include Getting married, having children (Q.E-1a and E-1b) AND no adult children living with household who cannot be claimed as dependents on household's tax returns (Q.A-3)
<b>LGBT Households</b>	Heads of household are lesbian, gay, bi-sexual, or other (not heterosexual)
<b>DINKY</b>	No children present in the household (Q.A-2a) AND two heads of household present (Q.A-6) AND both heads of household working 20 hours or more per week (.O-9) AND household income is \$125,000 or more (Q.O-17) AND NOT retired household***

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\* Investable assets include balances in checking and savings accounts, value of CDs, U.S. Savings Bonds, MMDAs, MMMFs, stock/bond MFs, publicly traded and non-traded stock, ETFs, closed-end funds, hedge funds, corporate and municipal bonds, REITs, unit investment trusts, zero coupon bonds, CMOs, and treasury securities, and balances in custodial accounts, education savings accounts, IRA and SEP accounts, individual annuities, and Keogh accounts, and cash value of life insurance (Net\_4: ASSETS\_1 through ASSETS\_17, ASSETS\_19 through ASSETS\_29, ASSETS\_31, and ASSETS\_29)

\*\* The primary head of household is defined as the head of household with the greater contribution to household income (Q. O-18)

\*\*\* Retired household are households in which the age of the primary head is  $\geq 65$  AND no head of household works 20 or more hours per week (Q. O-9) OR the age of primary head is  $\geq 50$  AND one head of household is retired (Q.O-12) AND the other head of household, if present, does not work 20 or more hours per week OR No male head of household is present (Q. A-7 Col A) AND the female head of household is  $\geq 50$  years of age AND NOT working for pay, temporarily laid off, or unemployed and looking for work. (RETIRED)

For questions and help, please contact M–F 8:30 am to 5:30 p.m., Eastern

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